

# 2016 Missouri Complaint Report

Statistics  
Section  
May, 2017



## DIFP

The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. This report presents data on complaints against insurance companies received by DIFP between 2014 and 2016. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data are presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Seven business lines are included:

- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

***Also Available from DIFP***

**Reports:** The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DIFP website, at

<http://www.insurance.mo.gov/reports/>

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

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## Table of Contents

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<i>Description</i>	<b>Page Number</b>
<b>Complaints by Line of Business</b>	1
<b>Complaints by Reason</b>	7
<b>Complaint Indices, Top 40 Writers (In Descending Order of Market Share)</b>	
Private Passenger Automobile Insurance	25
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	26
Accident and Health Insurance (Excluding HMOs)	27
Long Term Care Insurance	28
Medicare Supplement Insurance	29
Life Insurance and Annuities	30
Health Maintenance Organizations	31
<b>Complaint Indices, Top 40 Writers (Alphabetically by Company)</b>	
Private Passenger Automobile Insurance	35
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	36
Accident and Health Insurance (Excluding HMOs)	37
Long Term Care Insurance	38
Medicare Supplement Insurance	39
Life Insurance and Annuities	40
Health Maintenance Organizations	41
<b>Complaint Indices, All Companies</b>	
Private Passenger Automobile Insurance	43
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	51
Accident and Health Insurance (Excluding HMOs)	59
Long Term Care Insurance	71
Medicare Supplement Insurance	77
Life Insurance and Annuities	83
Health Maintenance Organizations	97

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## Complaints by Line of Business

<b>Total Complaints by Line 2012-2016</b>					
<b>Line of Business</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
Private Passenger Auto	738	783	694	768	717
Homeowners	604	522	442	338	319
Other P&C	194	187	200	175	144
Total P&C Complaints	1,536	1,492	1,336	1,281	1,180
Long Term Care	84	85	76	60	71
Medicare Supplement	71	53	55	57	37
HMO	36	42	34	21	13
All Other A&H	724	767	1,349	1,357	1,168
Total A&H Complaints	915	947	1,514	1,495	1,289
Life and Annuities	381	394	409	369	395
<b>Total</b>	<b>2,845</b>	<b>2,842</b>	<b>3,273</b>	<b>3,159</b>	<b>2,877</b>

<b>Complaint Resolution by Line, 2012-2016 % of Complaints Resolved with Consumer Relief</b>					
<b>Line of Business</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
Private Passenger Auto	32.5%	32.8%	27.5%	30.6%	28.5%
Homeowners	19.9%	23.8%	16.5%	17.2%	12.9%
Other P&C	26.8%	27.3%	24.5%	24.0%	18.8%
Total P&C Complaints	26.8%	29.0%	23.4%	26.2%	23.1%
Long Term Care	23.8%	9.4%	19.7%	15.0%	12.7%
Medicare Supplement	29.6%	32.1%	34.5%	31.6%	32.4%
HMO	19.4%	21.4%	17.6%	9.5%	30.8%
All Other A&H	27.2%	22.7%	26.9%	26.8%	20.2%
Total A&H Complaints	26.8%	22.0%	26.6%	26.2%	20.2%
Life and Annuities	29.1%	26.6%	30.1%	28.2%	30.6%
<b>Total</b>	<b>27.1%</b>	<b>26.2%</b>	<b>25.7%</b>	<b>26.4%</b>	<b>22.8%</b>

Total Property & Casualty Complaints Excluding A&H 2014-2016					
Line of Business	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
Aircraft	1	0	0	-100.0%	.
Commercial Auto	62	45	32	-48.4%	-28.9%
Commercial Multi-Peril	54	27	27	-50.0%	0.0%
Condo/Town	10	5	6	-40.0%	20.0%
Credit Property	1	0	0	-100.0%	.
Crop/Hail	0	2	0	.	-100.0%
Dwelling Fire	12	11	12	0.0%	9.1%
Farmowner/Ranchowner	4	10	5	25.0%	-50.0%
Federal Crop	1	2	1	0.0%	-50.0%
Federal Flood	1	0	5	400.0%	.
Fidelity & Surety	8	5	2	-75.0%	-60.0%
Fire, Allied Lines	17	18	6	-64.7%	-66.7%
General Liability	23	32	14	-39.1%	-56.3%
Group Private Passenger	0	1	0	.	-100.0%
Homeowners	369	260	265	-28.2%	1.9%
In Home/Incidental Business	1	0	0	-100.0%	.
Inland Marine	1	3	1	0.0%	-66.7%
Mobile Homeowner	9	8	5	-44.4%	-37.5%
Mortgage Guaranty	1	0	1	0.0%	.
Motorcycle	8	11	8	0.0%	-27.3%
Motorhome	4	5	6	50.0%	20.0%
Other	7	5	8	14.3%	60.0%
Private Passenger Auto	681	751	702	3.1%	- 6.5%
Products Liability	1	1	0	-100.0%	-100.0%
Professional E & O	0	2	0	.	-100.0%
Rental Vehicle	1	0	0	-100.0%	.
Renters/Tenants	24	29	20	-16.7%	-31.0%
Travel	7	19	30	328.6%	57.9%
Umbrella	0	0	1	.	.
Warranty Contract	1	0	0	-100.0%	.
Watercraft	7	5	4	-42.9%	-20.0%
Workers Compensation	34	27	18	-47.1%	-33.3%
<b>Total</b>	<b>1,350</b>	<b>1,284</b>	<b>1,179</b>	<b>-12.7%</b>	<b>- 8.2%</b>

<b>Accident and Health Insurance Complaints by Line, 2014-2016</b>					
<b>Line of Business</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change, 2014-2016</b>	<b>% Change, 2015-2016</b>
Individual A&H	1,043	1,080	877	-15.9%	-18.8%
Group Accident and Health	424	371	385	- 9.2%	3.8%
Credit A&H	2	2	2	0.0%	0.0%
HMO	33	21	13	-60.6%	-38.1%
<b>Total</b>	<b>1,502</b>	<b>1,474</b>	<b>1,277</b>	<b>-15.0%</b>	<b>-13.4%</b>



Life and Annuities					
Complaints by Line, 2014-2016					
Line of Business	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
Individual Life	307	274	311	1.3%	13.5%
Group Life	61	59	57	- 6.6%	- 3.4%
Annuities	36	31	25	-30.6%	-19.4%
Credit Life	5	5	2	-60.0%	-60.0%
<b>Total</b>	<b>409</b>	<b>369</b>	<b>395</b>	<b>- 3.4%</b>	<b>7.0%</b>

## Complaints by Reason

**Private Passenger Automobile Insurance  
Complaints by Reason, 2014-2016**

<b>Reason</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change, 2014-2016</b>	<b>% Change, 2015-2016</b>
<b>Claim Handling</b>					
Adjuster Handling	8	7	5	-37.5%	-28.6%
Claim Recoding/Bundling	2	1	0	-100.0%	-100.0%
Comparative Negligence	17	24	25	47.1%	4.2%
Coordination of Benefits	2	1	0	-100.0%	-100.0%
Copay Issues	1	0	0	-100.0%	.
Cost Containment	0	1	0	.	-100.0%
Delays	288	277	275	- 4.5%	- 0.7%
Denial of Claim	128	157	159	24.2%	1.3%
Fraud	0	1	0	.	-100.0%
Post-Claim Underwriting	1	1	2	100.0%	100.0%
Preexisting Condition	0	1	0	.	-100.0%
Prompt Pay	1	0	0	-100.0%	.
Recoupment	3	3	0	-100.0%	-100.0%
State Specific	25	22	24	- 4.0%	9.1%
Subrogation	2	3	0	-100.0%	-100.0%
Unsatisfactory Settlement/Offer	89	114	92	3.4%	-19.3%
Usual, Customary, Reasonable Char	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>569</i>	<i>613</i>	<i>582</i>	<i>2.3%</i>	<i>- 5.1%</i>
<b>Marketing</b>					
Duplication of Coverage	1	0	0	-100.0%	.
Financial Privacy	0	0	1	.	.
Misappropriation of Premium	1	0	0	-100.0%	.
Misleading Advertising	1	0	2	100.0%	.
Misrepresentation	1	1	0	-100.0%	-100.0%
Misstatement on Application	1	0	0	-100.0%	.
Premiums Misquoted	2	1	0	-100.0%	-100.0%
Replacement	2	0	1	-50.0%	.
State Specific	4	0	1	-75.0%	.
Unauthorized Entity	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>13</i>	<i>3</i>	<i>5</i>	<i>-61.5%</i>	<i>66.7%</i>
<b>Policy Service</b>					
Abusive Service	1	4	1	0.0%	-75.0%
Coverage Question	2	4	1	-50.0%	-75.0%

Private Passenger Automobile Insurance Complaints by Reason, 2014-2016					
Reason	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
Delays/No Response	0	1	1	.	0.0%
Payment Not Credited	0	1	0	.	-100.0%
Policy Delivery	1	0	0	-100.0%	.
Premium Notice/Billing	9	12	3	-66.7%	-75.0%
Premium Refund	18	28	11	-38.9%	-60.7%
State Specific	7	3	4	-42.9%	33.3%
Unfair Negotiation	0	0	1	.	.
<i>Subtotal</i>	<i>38</i>	<i>53</i>	<i>22</i>	<i>-42.1%</i>	<i>-58.5%</i>
Underwriting					
CLUE Reports	1	1	5	400.0%	400.0%
Cancellation	30	41	40	33.3%	- 2.4%
Continuation of Benefits	1	0	0	-100.0%	.
Credit Report	3	4	2	-33.3%	-50.0%
Delays	2	1	3	50.0%	200.0%
Endorsement/Rider	0	1	0	.	-100.0%
Forced Placement	0	1	0	.	-100.0%
Nonrenewal	5	6	7	40.0%	16.7%
Premium & Rating	29	35	41	41.4%	17.1%
Redlining	0	0	1	.	.
Refusal to Insure	1	1	0	-100.0%	-100.0%
State Specific	2	5	7	250.0%	40.0%
Surcharge	0	3	1	.	-66.7%
<i>Subtotal</i>	<i>74</i>	<i>99</i>	<i>107</i>	<i>44.6%</i>	<i>8.1%</i>
<b>Total</b>	<b>694</b>	<b>768</b>	<b>716</b>	<b>3.2%</b>	<b>- 6.8%</b>

Homeowners Insurance Complaints by Reason, 2014-2016					
Reason	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
<b>Claim Handling</b>					
Adjuster Handling	2	3	1	-50.0%	-66.7%
Delays	110	97	86	-21.8%	-11.3%
Denial of Claim	112	96	88	-21.4%	- 8.3%
Essential Health Benefit	0	0	1	.	.
Post-Claim Underwriting	4	1	3	-25.0%	200.0%
Prompt Pay	1	0	0	-100.0%	.
State Specific	6	3	9	50.0%	200.0%
Subrogation	0	0	1	.	.
Unsatisfactory Settlement/Offer	77	50	40	-48.1%	-20.0%
Usual, Customary, Reasonable Char	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>313</i>	<i>250</i>	<i>229</i>	<i>-26.8%</i>	<i>- 8.4%</i>
<b>Marketing</b>					
Duplication of Coverage	1	0	0	-100.0%	.
Fraud/Forgery	2	0	0	-100.0%	.
Misappropriation of Premium	0	1	0	.	-100.0%
Misleading Advertising	2	0	0	-100.0%	.
Misrepresentation	2	1	0	-100.0%	-100.0%
Replacement	1	0	0	-100.0%	.
State Specific	2	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>10</i>	<i>4</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
<b>Policy Service</b>					
Coverage Question	5	3	0	-100.0%	-100.0%
Delays/No Response	0	1	0	.	-100.0%
Inadequate Reimbursement Rates	0	0	1	.	.
Premium Notice/Billing	5	4	3	-40.0%	-25.0%
Premium Refund	8	6	10	25.0%	66.7%
State Specific	4	1	1	-75.0%	0.0%
<i>Subtotal</i>	<i>22</i>	<i>15</i>	<i>15</i>	<i>-31.8%</i>	<i>0.0%</i>
<b>Underwriting</b>					
CLUE Reports	1	1	1	0.0%	0.0%
Cancellation	26	18	19	-26.9%	5.6%
Credit Report	0	1	5	.	400.0%

<b>Homeowners Insurance</b> <b>Complaints by Reason, 2014-2016</b>					
<b>Reason</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change, 2014-2016</b>	<b>% Change, 2015-2016</b>
Delays	1	1	1	0.0%	0.0%
Endorsement/Rider	0	1	1	.	0.0%
Forced Placement	1	0	0	-100.0%	.
Nonrenewal	13	7	9	-30.8%	28.6%
Premium & Rating	34	19	24	-29.4%	26.3%
Refusal to Insure	3	0	0	-100.0%	.
State Specific	4	4	8	100.0%	100.0%
Surcharge	0	2	1	.	-50.0%
<i>Subtotal</i>	<i>83</i>	<i>54</i>	<i>69</i>	<i>-16.9%</i>	<i>27.8%</i>
<b>Total</b>	<b>428</b>	<b>323</b>	<b>313</b>	<b>-26.9%</b>	<b>- 3.1%</b>

<b>Accident and Health Insurance Complaints by Reason, 2014-2016</b>					
<b>Reason</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change, 2014-2016</b>	<b>% Change, 2015-2016</b>
<b>Claim Handling</b>					
Ambulatory Patient Services	1	5	8	700.0%	60.0%
Annual Limit	0	5	2	.	-60.0%
Appeal Non-Compliance	2	2	2	0.0%	0.0%
Assignment of Benefits	7	5	7	0.0%	40.0%
Claim Recoding/Bundling	2	6	11	450.0%	83.3%
Coordination of Benefits	8	13	6	-25.0%	-53.8%
Copay Issues	38	14	9	-76.3%	-35.7%
Cost Containment	9	16	5	-44.4%	-68.8%
Delays	181	214	145	-19.9%	-32.2%
Denial of Claim	293	256	275	- 6.1%	7.4%
Emergency Services	15	24	41	173.3%	70.8%
Essential Health Benefit	0	0	1	.	.
External Review	8	11	47	487.5%	327.3%
Fraud	1	0	1	0.0%	.
Hospitalization	10	22	16	60.0%	-27.3%
Internal Appeal	12	25	25	108.3%	0.0%
Laboratory Services	5	12	17	240.0%	41.7%
Lifetime Limit	0	1	1	.	0.0%
Maternity and Newborn Care	2	11	10	400.0%	- 9.1%
Maximum Out of Pocket	4	9	12	200.0%	33.3%
Medical Necessity	3	10	19	533.3%	90.0%
Mental Health Parity	2	4	6	200.0%	50.0%
No Preauthorization	22	20	14	-36.4%	-30.0%
Out-Of-Network Benefits	48	49	68	41.7%	38.8%
PCP Referrals	4	32	12	200.0%	-62.5%
Pediatric Care	9	14	8	-11.1%	-42.9%
Pharmacy Benefits	81	103	69	-14.8%	-33.0%
Preexisting Condition	4	2	1	-75.0%	-50.0%
Preventive Care	12	25	22	83.3%	-12.0%
Prompt Pay	3	6	1	-66.7%	-83.3%
Provider Availability	6	2	3	-50.0%	50.0%
Recoupment	19	18	20	5.3%	11.1%
Rehabilitative/Habilitative Care	14	8	11	-21.4%	37.5%
State Specific	1	1	1	0.0%	0.0%

Accident and Health Insurance Complaints by Reason, 2014-2016					
Reason	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
Unsatisfactory Settlement/Offer	5	9	8	60.0%	-11.1%
Usual, Customary, Reasonable Char	1	2	3	200.0%	50.0%
<i>Subtotal</i>	<i>832</i>	<i>956</i>	<i>907</i>	<i>9.0%</i>	<i>- 5.1%</i>
Marketing					
Failure to Submit Application	0	1	0	.	-100.0%
Fraud/Forgery	2	0	0	-100.0%	.
Health Privacy	0	0	1	.	.
High Pressure Tactics	1	0	0	-100.0%	.
Misappropriation of Premium	0	1	0	.	-100.0%
Misleading Advertising	2	2	0	-100.0%	-100.0%
Misrepresentation	10	5	2	-80.0%	-60.0%
Misstatement on Application	1	3	0	-100.0%	-100.0%
Not Appointed w/Company	0	1	0	.	-100.0%
Other Violation of Law/Reg	1	0	0	-100.0%	.
Premiums Misquoted	1	0	0	-100.0%	.
Rebating	1	0	0	-100.0%	.
Replacement	1	1	0	-100.0%	-100.0%
State Specific	0	1	2	.	100.0%
Suitability	1	0	0	-100.0%	.
Unauthorized Entity	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>22</i>	<i>15</i>	<i>5</i>	<i>-77.3%</i>	<i>-66.7%</i>
Policy Service					
Abusive Service	9	1	0	-100.0%	-100.0%
Access to Care	12	4	4	-66.7%	0.0%
Access to Fee Schedule/Rates	1	0	2	100.0%	.
Cash Value	0	1	0	.	-100.0%
Choice of Primary Care Provider	6	2	1	-83.3%	-50.0%
Continuity of Care	2	0	0	-100.0%	.
Coverage Question	79	62	74	- 6.3%	19.4%
Credentialing Delay	3	3	7	133.3%	133.3%
Delayed Appeal Consideration	1	0	1	0.0%	.
Delayed Authorization Decision	3	4	1	-66.7%	-75.0%
Delays/No Response	44	17	8	-81.8%	-52.9%
Inadequate Provider Network	8	0	0	-100.0%	.
Inadequate Reimbursement Rates	0	1	2	.	100.0%



<b>Accident and Health Insurance Complaints by Reason, 2014-2016</b>					
<b>Reason</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change, 2014-2016</b>	<b>% Change, 2015-2016</b>
Involuntary Termination by Plan	100	58	28	-72.0%	-51.7%
Non-forfeiture	1	0	0	-100.0%	.
Notice Requirements	5	16	7	40.0%	-56.3%
Payment Not Credited	30	28	12	-60.0%	-57.1%
Policy Delivery	10	5	0	-100.0%	-100.0%
Premium Notice/Billing	50	46	42	-16.0%	- 8.7%
Premium Refund	69	68	32	-53.6%	-52.9%
Premium Subsidy	7	20	17	142.9%	-15.0%
Provider Listing Dispute	11	4	3	-72.7%	-25.0%
State Specific	0	0	1	.	.
Surrender Problems	0	5	2	.	-60.0%
<i>Subtotal</i>	<i>451</i>	<i>345</i>	<i>244</i>	<i>-45.9%</i>	<i>-29.3%</i>
<b>Underwriting</b>					
Cancellation	100	89	57	-43.0%	-36.0%
Continuation of Benefits	0	0	4	.	.
Credit Report	0	1	0	.	-100.0%
Delays	25	15	14	-44.0%	- 6.7%
Dependent Age	1	1	0	-100.0%	-100.0%
Endorsement/Rider	0	0	1	.	.
Forced Placement	5	3	1	-80.0%	-66.7%
MIB Reports	1	0	0	-100.0%	.
Nonrenewal	4	0	4	0.0%	.
Preexisting Condition	0	1	1	.	0.0%
Premium & Rating	17	19	18	5.9%	- 5.3%
Refusal to Insure	9	7	3	-66.7%	-57.1%
Rescission	1	0	0	-100.0%	.
Unfair Discrimination	1	1	0	-100.0%	-100.0%
Waiting Periods	0	0	1	.	.
<i>Subtotal</i>	<i>164</i>	<i>137</i>	<i>104</i>	<i>-36.6%</i>	<i>-24.1%</i>
<b>Total</b>	<b>1,469</b>	<b>1,453</b>	<b>1,264</b>	<b>-14.0%</b>	<b>-13.0%</b>

**Long Term Care Insurance  
Complaints by Reason, 2014-2016**

<b>Reason</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change, 2014-2016</b>	<b>% Change, 2015-2016</b>
<b>Claim Handling</b>					
Assignment of Benefits	0	1	0	.	-100.0%
Cost Containment	1	1	0	-100.0%	-100.0%
Delays	12	13	14	16.7%	7.7%
Denial of Claim	13	6	10	-23.1%	66.7%
Internal Appeal	1	0	0	-100.0%	.
Prompt Pay	2	0	0	-100.0%	.
Rehabilitative/Habilitative Care	3	1	2	-33.3%	100.0%
<i>Subtotal</i>	<i>32</i>	<i>22</i>	<i>26</i>	<i>-18.8%</i>	<i>18.2%</i>
<b>Marketing</b>					
High Pressure Tactics	1	0	0	-100.0%	.
Misrepresentation	0	0	1	.	.
<i>Subtotal</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>0.0%</i>	<i>.</i>
<b>Policy Service</b>					
Coverage Question	2	0	10	400.0%	.
Delays/No Response	2	0	1	-50.0%	.
Involuntary Termination by Plan	3	0	0	-100.0%	.
Non-forfeiture	1	0	0	-100.0%	.
Notice Requirements	1	3	0	-100.0%	-100.0%
Premium Notice/Billing	23	20	14	-39.1%	-30.0%
Premium Refund	3	1	2	-33.3%	100.0%
<i>Subtotal</i>	<i>35</i>	<i>24</i>	<i>27</i>	<i>-22.9%</i>	<i>12.5%</i>
<b>Underwriting</b>					
Cancellation	3	1	2	-33.3%	100.0%
Delays	0	1	0	.	-100.0%
Premium & Rating	5	11	15	200.0%	36.4%
Unfair Discrimination	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>8</i>	<i>14</i>	<i>17</i>	<i>112.5%</i>	<i>21.4%</i>
<b>Total</b>	<b>76</b>	<b>60</b>	<b>71</b>	<b>- 6.6%</b>	<b>18.3%</b>

Medicare Supplement Insurance Complaints by Reason, 2014-2016					
Reason	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
<b>Claim Handling</b>					
Ambulatory Patient Services	0	0	1	.	.
Assignment of Benefits	0	1	0	.	-100.0%
Coordination of Benefits	1	1	0	-100.0%	-100.0%
Copay Issues	1	1	0	-100.0%	-100.0%
Delays	2	7	6	200.0%	-14.3%
Denial of Claim	8	5	5	-37.5%	0.0%
Hospitalization	0	2	0	.	-100.0%
PCP Referrals	0	1	0	.	-100.0%
Pharmacy Benefits	0	1	0	.	-100.0%
Recoupment	1	1	1	0.0%	0.0%
Unsatisfactory Settlement/Offer	0	5	0	.	-100.0%
<i>Subtotal</i>	<i>13</i>	<i>25</i>	<i>13</i>	<i>0.0%</i>	<i>-48.0%</i>
<b>Marketing</b>					
Not Appointed w/Company	0	1	0	.	-100.0%
Other Violation of Insurance Law/R	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
<b>Policy Service</b>					
Access to Fee Schedule/Rates	0	0	1	.	.
Coverage Question	4	3	3	-25.0%	0.0%
Delays/No Response	2	1	0	-100.0%	-100.0%
Involuntary Termination by Plan	2	4	2	0.0%	-50.0%
Notice Requirements	1	0	2	100.0%	.
Payment Not Credited	2	1	0	-100.0%	-100.0%
Premium Notice/Billing	3	1	4	33.3%	300.0%
Premium Refund	13	10	6	-53.8%	-40.0%
State Specific	0	0	1	.	.
Surrender Problems	0	0	1	.	.
<i>Subtotal</i>	<i>27</i>	<i>20</i>	<i>20</i>	<i>-25.9%</i>	<i>0.0%</i>
<b>Underwriting</b>					
Cancellation	8	7	2	-75.0%	-71.4%
Delays	1	0	1	0.0%	.
Nonrenewal	2	0	1	-50.0%	.
Refusal to Insure	3	4	0	-100.0%	-100.0%
Unfair Discrimination	1	0	0	-100.0%	.

Medicare Supplement Insurance Complaints by Reason, 2014-2016					
Reason	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
<i>Subtotal</i>	<i>15</i>	<i>11</i>	<i>4</i>	<i>-73.3%</i>	<i>-63.6%</i>
<b>Total</b>	<b>56</b>	<b>57</b>	<b>37</b>	<b>-33.9%</b>	<b>-35.1%</b>

Life and Annuities Complaints by Reason, 2014-2016					
Reason	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
<b>Claim Handling</b>					
Assignment of Benefits	0	1	0	.	-100.0%
Coordination of Benefits	2	0	0	-100.0%	.
Delays	63	79	65	3.2%	-17.7%
Denial of Claim	43	31	43	0.0%	38.7%
Fraud	0	0	1	.	.
Post-Claim Underwriting	0	2	0	.	-100.0%
State Specific	2	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	18	7	5	-72.2%	-28.6%
<i>Subtotal</i>	<i>128</i>	<i>120</i>	<i>114</i>	<i>-10.9%</i>	<i>- 5.0%</i>
<b>Marketing</b>					
Fraud/Forgery	1	1	0	-100.0%	-100.0%
High Pressure Tactics	2	0	0	-100.0%	.
Misleading Advertising	2	0	0	-100.0%	.
Misrepresentation	11	4	0	-100.0%	-100.0%
Misstatement on Application	2	0	0	-100.0%	.
Not Appointed w/Company	0	1	0	.	-100.0%
Replacement	1	0	0	-100.0%	.
State Specific	0	0	4	.	.
Suitability	3	0	0	-100.0%	.
<i>Subtotal</i>	<i>22</i>	<i>6</i>	<i>4</i>	<i>-81.8%</i>	<i>-33.3%</i>
<b>Policy Service</b>					
Cash Value	13	14	8	-38.5%	-42.9%
Class Action	0	3	0	.	-100.0%
Coverage Question	111	79	89	-19.8%	12.7%
Delays/No Response	23	37	79	243.5%	113.5%
Exchange	0	1	0	.	-100.0%
Involuntary Termination by Plan	0	1	0	.	-100.0%
Notice Requirements	0	1	0	.	-100.0%
Payment Not Credited	4	9	5	25.0%	-44.4%
Policy Delivery	2	3	0	-100.0%	-100.0%
Premium Notice/Billing	24	18	12	-50.0%	-33.3%
Premium Refund	26	13	27	3.8%	107.7%
Premium Subsidy	0	0	1	.	.

Life and Annuities Complaints by Reason, 2014-2016					
Reason	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
State Specific	2	0	0	-100.0%	.
Surrender Problems	10	11	7	-30.0%	-36.4%
<i>Subtotal</i>	<i>215</i>	<i>190</i>	<i>228</i>	<i>6.0%</i>	<i>20.0%</i>
Underwriting					
Cancellation	31	36	28	- 9.7%	-22.2%
Delays	1	0	0	-100.0%	.
Group Conversion	0	0	1	.	.
Nonrenewal	1	0	1	0.0%	.
Premium & Rating	8	15	14	75.0%	- 6.7%
Refusal to Insure	3	2	5	66.7%	150.0%
<i>Subtotal</i>	<i>44</i>	<i>53</i>	<i>49</i>	<i>11.4%</i>	<i>- 7.5%</i>
<b>Total</b>	<b>409</b>	<b>369</b>	<b>395</b>	<b>- 3.4%</b>	<b>7.0%</b>

Health Maintenance Organizations Complaints by Reason, 2014-2016					
Reason	2014	2015	2016	% Change, 2014-2016	% Change, 2015-2016
<b>Claim Handling</b>					
Coordination of Benefits	1	0	2	100.0%	.
Copay Issues	2	0	0	-100.0%	.
Delays	4	3	0	-100.0%	-100.0%
Denial of Claim	4	6	6	50.0%	0.0%
External Review	0	1	0	.	-100.0%
Internal Appeal	2	2	0	-100.0%	-100.0%
Laboratory Services	1	0	0	-100.0%	.
Maximum Out of Pocket	2	0	0	-100.0%	.
No Preauthorization	1	0	0	-100.0%	.
Out-Of-Network Benefits	1	1	0	-100.0%	-100.0%
Pediatric Care	0	0	1	.	.
Pharmacy Benefits	2	1	0	-100.0%	-100.0%
Recoupment	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>21</i>	<i>15</i>	<i>9</i>	<i>-57.1%</i>	<i>-40.0%</i>
<b>Marketing</b>					
Misrepresentation	2	0	0	-100.0%	.
State Specific	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>2</i>	<i>1</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
<b>Policy Service</b>					
Coverage Question	1	2	2	100.0%	0.0%
Credentialing Delay	0	0	1	.	.
Involuntary Termination by Plan	3	0	0	-100.0%	.
Policy Delivery	1	0	0	-100.0%	.
Premium Notice/Billing	2	0	0	-100.0%	.
Premium Refund	1	1	0	-100.0%	-100.0%
Premium Subsidy	0	1	1	.	0.0%
<i>Subtotal</i>	<i>8</i>	<i>4</i>	<i>4</i>	<i>-50.0%</i>	<i>0.0%</i>
<b>Underwriting</b>					
Cancellation	0	1	0	.	-100.0%
Premium & Rating	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>2</i>	<i>1</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
<b>Total</b>	<b>33</b>	<b>21</b>	<b>13</b>	<b>-60.6%</b>	<b>-38.1%</b>

Complaint Indices

Top 40 Writers

By Market Share



**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25178	State Farm Mutual Automobile Insurance Co	239	\$753,546,451	22.3%	49
19275	American Family Mutual Insurance Company.	159	\$397,504,760	11.8%	62
23388	Shelter Mutual Insurance Company	61	\$176,259,036	5.2%	54
21628	Farmers Insurance Company	72	\$169,082,822	5.0%	66
39012	Safeco Insurance Company Of Illinois	115	\$161,564,369	4.8%	110
15512	Automobile Club Inter-insurance Exchange	109	\$146,597,203	4.3%	115
41491	GEICO Casualty Company	115	\$141,302,616	4.2%	126
24260	Progressive Casualty Insurance Company	59	\$117,314,441	3.5%	78
11851	Progressive Advanced Insurance Company	84	\$99,939,400	3.0%	130
29688	Allstate Fire & Casualty Insurance Company	38	\$78,635,276	2.3%	75
26859	Farm Bureau Town & Country Ins Co Of MO	32	\$71,216,200	2.1%	70
25143	State Farm Fire & Casualty Company	60	\$66,241,071	2.0%	140
42579	Allied Property & Casualty Insurance Company	18	\$50,388,191	1.5%	55
25941	United Services Automobile Association	24	\$45,887,097	1.4%	81
19100	AMCO Insurance Company	11	\$43,547,191	1.3%	39
19070	Standard Fire Insurance Company	12	\$38,568,695	1.1%	48
36447	LM General Insurance Company	42	\$38,056,722	1.1%	171
35882	GEICO General Ins Co	29	\$35,397,756	1.0%	127
25968	USAA Casualty Insurance Company	25	\$32,972,578	1.0%	118
19283	American Standard Insurance Co of WI	20	\$32,853,845	1.0%	94
30210	Esurance Property & Casualty Insurance Co	31	\$29,802,884	0.9%	161
18600	USAA General Indemnity Company	20	\$28,936,008	0.9%	107
29459	Twin City Fire Insurance Company	18	\$23,378,685	0.7%	119
25453	Nationwide Insurance Company Of America	16	\$20,887,426	0.6%	119
27998	Travelers Home & Marine Insurance Company	12	\$18,224,488	0.5%	102
42919	Progressive Northwestern Insurance Company	17	\$17,094,846	0.5%	154
37834	Progressive Preferred Insurance Company	10	\$16,959,043	0.5%	91
28401	American National Property & Casualty Co	15	\$16,804,183	0.5%	138
42749	Traders Insurance Company	85	\$16,138,680	0.5%	817
21008	Country Preferred Insurance Company	11	\$15,828,986	0.5%	108
19232	Allstate Insurance Company	12	\$15,603,059	0.5%	119
23035	Liberty Mutual Fire Insurance Company	10	\$14,704,789	0.4%	105
22055	GEICO Indemnity Company	12	\$14,341,282	0.4%	130
19658	Bristol West Insurance Company	22	\$14,221,996	0.4%	240
22063	Government Employees Insurance Co	10	\$13,931,583	0.4%	111
16322	Progressive Direct Insurance Company	12	\$13,471,773	0.4%	138
17230	Allstate Property & Casualty Insurance Company	7	\$12,960,228	0.4%	84
24279	Progressive Max Insurance Company	10	\$12,347,911	0.4%	126
32700	Owners Insurance Company	7	\$12,116,596	0.4%	90
13137	Viking Insurance Company Of Wisconsin	10	\$11,966,386	0.4%	130
<b>Top 40 Writers</b>		<b>1,671</b>	<b>\$3,036,596,553</b>	<b>89.9%</b>	<b>.</b>
<b>Total</b>		<b>2,178</b>	<b>\$3,376,764,766</b>	<b>100.0%</b>	<b>.</b>

**Homeowners Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25143	State Farm Fire & Casualty Company	217	\$525,238,020	23.7%	86
19275	American Family Mutual Insurance Company.	155	\$304,858,049	13.7%	106
23388	Shelter Mutual Insurance Company	48	\$155,193,212	7.0%	64
24740	Safeco Insurance Company Of America	38	\$118,292,738	5.3%	67
26859	Farm Bureau Town & Country Ins Co Of MO	52	\$111,219,547	5.0%	97
21652	Farmers Insurance Exchange	31	\$97,612,054	4.4%	66
27235	Auto Club Family Insurance Company	55	\$77,047,288	3.5%	149
26093	Nationwide Affinity Insurance Co Of America	17	\$57,175,847	2.6%	62
27998	Travelers Home & Marine Insurance Company	33	\$45,578,035	2.1%	151
25941	United Services Automobile Association	10	\$40,757,870	1.8%	51
42404	Liberty Insurance Corporation	30	\$35,037,426	1.6%	178
11185	Foremost Insurance Company Grand Rapids MI	10	\$26,007,767	1.2%	80
18988	Auto Owners Insurance Company	4	\$23,466,528	1.1%	36
25968	USAA Casualty Insurance Company	2	\$22,658,090	1.0%	18
21687	Mid Century Insurance Company	8	\$21,062,619	0.9%	79
37907	Allstate Vehicle & Property Insurance Company	18	\$20,798,788	0.9%	180
17230	Allstate Property & Casualty Insurance Company	11	\$20,145,358	0.9%	114
20990	Country Mutual Insurance Company	6	\$19,778,794	0.9%	63
21660	Fire Insurance Exchange	13	\$17,780,258	0.8%	152
23035	Liberty Mutual Fire Insurance Company	12	\$15,668,287	0.7%	160
18600	USAA General Indemnity Company	2	\$15,373,815	0.7%	27
28223	Nationwide Agribusiness Insurance Company	1	\$14,795,889	0.7%	14
42986	Standard Guaranty Insurance Company	1	\$14,594,649	0.7%	14
19240	Allstate Indemnity Company	19	\$14,588,371	0.7%	271
28401	American National Property & Casualty Co	6	\$14,130,495	0.6%	88
15725	Cameron Mutual Insurance Company	6	\$13,960,324	0.6%	90
19070	Standard Fire Insurance Company	9	\$12,849,450	0.6%	146
38652	American Modern Select Insurance Company	6	\$12,285,455	0.6%	102
19232	Allstate Insurance Company	17	\$12,242,597	0.6%	289
19100	AMCO Insurance Company	6	\$12,237,325	0.6%	102
25453	Nationwide Insurance Company Of America	11	\$11,097,181	0.5%	207
10677	Cincinnati Insurance Company The	3	\$10,691,964	0.5%	58
21261	Electric Insurance Company	0	\$10,453,144	0.5%	0
14400	Lititz Mutual Insurance Company	4	\$10,443,412	0.5%	80
20419	Homesite Indemnity Company	13	\$10,013,245	0.5%	271
34690	Property & Casualty Insurance Co of Hartford	3	\$9,485,473	0.4%	66
33600	LM Insurance Corporation	14	\$8,603,783	0.4%	339
18279	Bankers Standard Insurance Company	2	\$8,435,451	0.4%	49
29068	IDS Property Casualty Insurance Company	24	\$8,088,868	0.4%	618
17647	United Home Insurance Company	3	\$7,447,795	0.3%	84
<b>Top 40 Writers</b>		<b>920</b>	<b>\$1,987,195,261</b>	<b>89.6%</b>	<b>.</b>
<b>Total</b>		<b>1,064</b>	<b>\$2,217,741,091</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
78972	Healthy Alliance Life Insurance Company	887	\$1,488,623,495	21.3%	99
79413	United Healthcare Insurance Company	384	\$1,077,386,173	15.4%	60
81973	Coventry Health & Life Insurance Company	1,045	\$871,966,960	12.5%	200
47171	Blue Cross & Blue Shield Of Kansas City	263	\$498,010,038	7.1%	88
73288	Humana Insurance Company	144	\$226,279,831	3.2%	106
60054	Aetna Life Insurance Company	33	\$184,291,569	2.6%	30
71412	Mutual Of Omaha Insurance Company	45	\$153,032,946	2.2%	49
67369	CIGNA Health & Life Insurance Company	58	\$144,948,131	2.1%	67
60040	Cox Health Systems Insurance Company	28	\$123,373,119	1.8%	38
65978	Metropolitan Life Insurance Company	24	\$105,758,434	1.5%	38
82406	All Savers Insurance Company	313	\$102,397,979	1.5%	510
12575	Silverscript Insurance Company	0	\$102,166,359	1.5%	0
60380	American Family Life Assurance Co of Col.	18	\$96,434,984	1.4%	31
62286	Golden Rule Insurance Company	78	\$93,170,486	1.3%	140
32395	Vision Service Plan Insurance Company	0	\$70,717,627	1.0%	0
64246	Guardian Life Insurance Company Of America	25	\$66,730,173	1.0%	63
62235	Unum Life Insurance Company Of America	19	\$57,648,093	0.8%	55
86231	Transamerica Life Insurance Company	36	\$54,851,306	0.8%	110
70025	Genworth Life Insurance Company	14	\$50,416,976	0.7%	46
69868	United Of Omaha Life Insurance Company	4	\$44,940,474	0.6%	15
70815	Hartford Life & Accident Insurance Company	12	\$43,064,946	0.6%	47
13935	Federated Mutual Insurance Company	6	\$41,780,330	0.6%	24
69477	Time Insurance Company	39	\$38,027,650	0.5%	171
65498	Life Insurance Company Of North America	13	\$35,735,870	0.5%	61
80802	Sun Life Assurance Company Of Canada	3	\$34,428,849	0.5%	15
92711	HCC Life Insurance Company	63	\$33,625,804	0.5%	313
61271	Principal Life Insurance Company	23	\$31,440,948	0.4%	122
97179	United Healthcare Life Insurance Company	30	\$30,867,511	0.4%	162
25178	State Farm Mutual Automobile Insurance Co	11	\$30,802,412	0.4%	60
70408	Union Security Insurance Company	26	\$30,584,294	0.4%	142
66281	Transamerica Premier Life Insurance Company	7	\$30,320,312	0.4%	39
65838	John Hancock Life Insurance Company (usa	11	\$30,096,067	0.4%	61
69019	Standard Insurance Company	6	\$29,657,306	0.4%	34
61263	Bankers Life & Casualty Company	32	\$27,701,888	0.4%	193
67091	Northwestern Mutual Life Insurance Company	0	\$26,264,907	0.4%	0
65676	Lincoln National Life Insurance Company	17	\$25,336,883	0.4%	112
28207	Anthem Insurance Companies Inc	0	\$24,739,383	0.4%	0
77828	Companion Life Insurance Company	37	\$22,252,108	0.3%	278
62146	Combined Insurance Co Of America	2	\$20,409,438	0.3%	16
68241	Prudential Insurance Company Of America The	8	\$19,650,963	0.3%	68
<b>Top 40 Writers</b>		<b>3,764</b>	<b>\$6,219,933,020</b>	<b>89.0%</b>	<b>.</b>
<b>Total</b>		<b>4,186</b>	<b>\$6,988,750,705</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	12	\$50,382,199	19.7%	29
65838	John Hancock Life Insurance Company	11	\$30,029,191	11.7%	45
65978	Metropolitan Life Insurance Company	8	\$18,714,805	7.3%	53
61263	Bankers Life & Casualty Company	21	\$18,708,146	7.3%	139
69000	Northwestern Long Term Care Insurance Co	0	\$13,047,803	5.1%	0
86231	Transamerica Life Insurance Company	11	\$12,354,041	4.8%	110
62235	Unum Life Insurance Company Of America	8	\$11,581,503	4.5%	85
62952	Equitable Life & Casualty Insurance Company	15	\$8,906,004	3.5%	208
71412	Mutual Of Omaha Insurance Company	11	\$8,555,818	3.3%	159
25178	State Farm Mutual Automobile Insurance Co	8	\$7,984,026	3.1%	124
20443	Continental Casualty Company	25	\$7,313,742	2.9%	423
56014	Thrivent Financial For Lutherans	0	\$7,035,061	2.7%	0
68241	Prudential Insurance Company Of America The	4	\$5,591,102	2.2%	89
90611	Allianz Life Insurance Co Of North America	5	\$5,030,779	2.0%	123
66915	New York Life Insurance Company	3	\$4,904,302	1.9%	76
66281	Transamerica Premier Life Insurance Company	1	\$4,008,610	1.6%	31
65005	Riversource Life Insurance Company	1	\$3,689,870	1.4%	34
58033	Knights Of Columbus	1	\$3,119,365	1.2%	40
76325	Senior Health Insurance Company of PA	2	\$2,883,845	1.1%	86
71471	Ability Insurance Company	1	\$2,799,701	1.1%	44
65935	Massachusetts Mutual Life Insurance Company	0	\$2,676,041	1.0%	0
69868	United Of Omaha Life Insurance Company	0	\$1,851,277	0.7%	0
70408	Union Security Insurance Company	8	\$1,700,154	0.7%	582
87726	Brighthouse Life Insurance Company	1	\$1,472,937	0.6%	84
42129	United Security Assurance Company Of PA	1	\$1,306,395	0.5%	95
65595	Lincoln Benefit Life Company	0	\$1,217,426	0.5%	0
71714	Berkshire Life Insurance Company Of America	0	\$1,105,244	0.4%	0
69515	MedAmerica Insurance Company	0	\$1,073,712	0.4%	0
64211	Guarantee Trust Life Insurance Company	3	\$992,090	0.4%	374
69477	Time Insurance Company	2	\$947,512	0.4%	261
71404	Continental General Insurance Company	2	\$942,763	0.4%	263
62626	CMFG Life Insurance Company	1	\$935,241	0.4%	132
80578	Physicians Mutual Insurance Company	2	\$913,552	0.4%	271
70319	Washington National Insurance Company	0	\$780,011	0.3%	0
19275	American Family Mutual Insurance Company.	0	\$720,322	0.3%	0
69116	State Life Insurance Company	2	\$640,480	0.3%	386
47171	Blue Cross & Blue Shield Of Kansas City	0	\$617,552	0.2%	0
68195	Provident Life & Accident Insurance Company	0	\$586,900	0.2%	0
65110	Kanawha Insurance Company	0	\$578,772	0.2%	0
63479	United Teacher Associates Insurance Company	0	\$559,304	0.2%	0
<b>Top 40 Writers</b>		<b>170</b>	<b>\$248,257,597</b>	<b>96.9%</b>	<b>.</b>
<b>Total</b>		<b>207</b>	<b>\$256,145,469</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
79413	United Healthcare Insurance Company	16	\$168,486,750	24.0%	44
71412	Mutual Of Omaha Insurance Company	27	\$138,319,588	19.7%	91
78972	Healthy Alliance Life Insurance Company	18	\$89,898,053	12.8%	94
47171	Blue Cross & Blue Shield Of Kansas City	2	\$40,527,839	5.8%	23
69868	United Of Omaha Life Insurance Company	4	\$33,497,901	4.8%	56
86231	Transamerica Life Insurance Company	13	\$29,653,416	4.2%	205
66281	Transamerica Premier Life Insurance Company	3	\$16,411,427	2.3%	86
60836	American Republic Insurance Company	1	\$13,178,690	1.9%	36
67326	Old Surety Life Insurance Company	0	\$12,264,103	1.7%	0
73288	Humana Insurance Company	6	\$11,401,426	1.6%	246
25178	State Farm Mutual Automobile Insurance Co	1	\$10,557,833	1.5%	44
62065	Colonial Penn Life Insurance Company	4	\$9,907,669	1.4%	189
61263	Bankers Life & Casualty Company	5	\$8,303,174	1.2%	282
61859	Christian Fidelity Life Insurance Co	0	\$7,471,769	1.1%	0
12321	American Continental Insurance Company	0	\$7,005,143	1.0%	0
19275	American Family Mutual Insurance Company	0	\$6,662,157	0.9%	0
67679	American Republic Corp Insurance Company	0	\$6,000,653	0.9%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$5,904,143	0.8%	79
62952	Equitable Life & Casualty Insurance Company	2	\$4,865,454	0.7%	192
77399	Sterling Life Insurance Company	11	\$4,839,949	0.7%	1,064
69663	USAA Life Insurance Company	0	\$3,460,005	0.5%	0
80578	Physicians Mutual Insurance Company	1	\$3,403,598	0.5%	138
31119	Medico Insurance Company	1	\$3,353,736	0.5%	140
62146	Combined Insurance Co Of America	0	\$3,339,221	0.5%	0
61239	Bankers Fidelity Life Insurance Company	3	\$3,308,975	0.5%	424
92916	United American Insurance Company	2	\$3,285,465	0.5%	285
70815	Hartford Life & Accident Insurance Company	1	\$3,072,560	0.4%	152
68349	North American Insurance Company	0	\$2,993,600	0.4%	0
81779	Individual Assurance Co Life Health & Accident	1	\$2,967,256	0.4%	158
56014	Thrivent Financial For Lutherans	0	\$2,937,471	0.4%	0
72850	United World Life Insurance Company	1	\$2,865,894	0.4%	163
68462	Reserve National Insurance Company	0	\$2,712,737	0.4%	0
62359	Constitution Life Insurance Company	5	\$2,564,293	0.4%	913
65722	Loyal American Life Insurance Company	0	\$2,451,173	0.3%	0
76112	Oxford Life Insurance Company	2	\$2,304,649	0.3%	406
70319	Washington National Insurance Company	2	\$2,127,478	0.3%	440
62286	Golden Rule Insurance Company	1	\$2,095,347	0.3%	223
66214	Heartland National Life Insurance Company	6	\$1,885,339	0.3%	1,490
65870	Manhattan Life Insurance Company	0	\$1,731,393	0.2%	0
61271	Principal Life Insurance Company	0	\$1,700,051	0.2%	0
<b>Top 40 Writers</b>		<b>140</b>	<b>\$679,717,379</b>	<b>96.8%</b>	<b>.</b>
<b>Total</b>		<b>150</b>	<b>\$702,109,617</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60488	American General Life Insurance Co	75	\$1,032,075,890	10.6%	60
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$823,706,568	8.5%	0
86231	Transamerica Life Insurance Company	33	\$474,441,962	4.9%	58
65056	Jackson National Life Insurance Company	49	\$394,983,403	4.1%	103
65676	Lincoln National Life Insurance Company	20	\$355,243,425	3.6%	47
68136	Protective Life Insurance Company	9	\$340,419,390	3.5%	22
67091	Northwestern Mutual Life Insurance Company	5	\$299,443,465	3.1%	14
91596	New York Life Insurance & Annuity Corporation	2	\$286,174,946	2.9%	6
63312	Great American Life Insurance Company	1	\$262,760,178	2.7%	3
67466	Pacific Life Insurance Company	3	\$254,190,175	2.6%	10
79227	PRUCO Life Insurance Company	4	\$245,889,030	2.5%	14
65978	Metropolitan Life Insurance Company	50	\$217,693,508	2.2%	191
90611	Allianz Life Insurance Co Of North America	11	\$214,313,037	2.2%	43
69345	Teachers Insurance & Annuity Association Of Am.	0	\$171,881,629	1.8%	0
69108	State Farm Life Insurance Company	16	\$154,305,862	1.6%	86
65935	Massachusetts Mutual Life Insurance Company	2	\$152,345,752	1.6%	11
68322	Great-West Life & Annuity Insurance Company	1	\$150,768,456	1.5%	6
92738	American Equity Investment Life Ins Co	2	\$145,481,062	1.5%	11
56014	Thrivent Financial For Lutherans	0	\$145,132,740	1.5%	0
68241	Prudential Insurance Company Of America The	34	\$142,459,035	1.5%	198
86509	Voya Retirement Insurance & Annuity Company	4	\$131,587,412	1.4%	25
87726	Brighthouse Life Insurance Company	3	\$126,146,625	1.3%	20
62944	AXA Equitable Life Insurance Company	10	\$124,324,514	1.3%	67
60895	American United Life Insurance Company	0	\$122,370,701	1.3%	0
66168	Minnesota Life Insurance Company	7	\$117,303,986	1.2%	50
61271	Principal Life Insurance Company	2	\$100,471,635	1.0%	17
61689	Athene Annuity & Life Company	43	\$92,712,298	1.0%	385
91642	Forethought Life Insurance Company	1	\$89,657,447	0.9%	9
63274	Fidelity & Guaranty Life Insurance Company	7	\$84,166,781	0.9%	69
66915	New York Life Insurance Company	21	\$83,629,259	0.9%	208
65005	Riversource Life Insurance Company	3	\$82,573,690	0.8%	30
65838	John Hancock Life Insurance Company (usa	13	\$61,250,551	0.6%	176
70238	Variable Annuity Life Insurance Company	1	\$60,096,053	0.6%	14
68675	Security Benefit Life Insurance Company	3	\$57,563,770	0.6%	43
61301	Ameritas Life Insurance Corp	1	\$57,366,705	0.6%	14
66974	North American Company For Life & Health Ins	4	\$52,936,452	0.5%	63
60399	American Family Life Insurance Company	6	\$49,894,437	0.5%	100
62510	Equitrust Life Insurance Company	1	\$48,762,237	0.5%	17
69868	United Of Omaha Life Insurance Company	12	\$48,569,033	0.5%	205
67172	Ohio National Life Insurance Company The	2	\$48,006,713	0.5%	35
<b>Top 40 Writers</b>		<b>461</b>	<b>\$7,903,099,813</b>	<b>81.2%</b>	<b>.</b>
<b>Total</b>		<b>1,173</b>	<b>\$9,736,424,778</b>	<b>100.0%</b>	<b>.</b>

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**  
by Market Share

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95315	Good Health HMO	15	\$140,549,598	49.6%	45
95358	HMO Missouri	17	\$68,131,814	24.1%	105
95318	Aetna Better Health Of Missouri	0	\$33,106,581	11.7%	0
96377	Coventry Health Care Of Missouri	21	\$18,347,649	6.5%	484
12913	Missouri Care Incorporated	0	\$7,849,632	2.8%	0
95109	Aetna Health	0	\$4,091,839	1.4%	0
95489	Coventry Health Care Of Kansas	9	\$3,229,516	1.1%	1,178
95635	CIGNA Healthcare Of St Louis	0	\$2,485,930	0.9%	0
95885	Humana Health Plan	3	\$2,477,583	0.9%	512
95530	Cox Health Systems HMO	0	\$1,394,865	0.5%	0
96385	UnitedHealthcare Of The Midwest	2	\$1,212,617	0.4%	697
11229	Harmony Health Plan	0	\$291,918	0.1%	0
<b>Total</b>		<b>67</b>	<b>\$283,169,541</b>	<b>100.0%</b>	<b>.</b>

Complaint Indices  
Top 40 Writers  
Alpha by Company



**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42579	Allied Property & Casualty Insurance Company	18	\$50,388,191	1.5%	55
29688	Allstate Fire & Casualty Insurance Company	38	\$78,635,276	2.3%	75
19232	Allstate Insurance Company	12	\$15,603,059	0.5%	119
17230	Allstate Property & Casualty Insurance Company	7	\$12,960,228	0.4%	84
19100	AMCO Insurance Company	11	\$43,547,191	1.3%	39
19275	American Family Mutual Insurance Company	159	\$397,504,760	11.8%	62
28401	American National Property & Casualty Co	15	\$16,804,183	0.5%	138
19283	American Standard Insurance Co of WI	20	\$32,853,845	1.0%	94
15512	Automobile Club Inter-insurance Exchange	109	\$146,597,203	4.3%	115
19658	Bristol West Insurance Company	22	\$14,221,996	0.4%	240
21008	Country Preferred Insurance Company	11	\$15,828,986	0.5%	108
30210	Esurance Property & Casualty Insurance Company	31	\$29,802,884	0.9%	161
26859	Farm Bureau Town & Country Ins Co Of MO	32	\$71,216,200	2.1%	70
21628	Farmers Insurance Company Inc	72	\$169,082,822	5.0%	66
41491	GEICO Casualty Company	115	\$141,302,616	4.2%	126
35882	GEICO General Ins Co	29	\$35,397,756	1.0%	127
22055	GEICO Indemnity Company	12	\$14,341,282	0.4%	130
22063	Government Employees Insurance Co	10	\$13,931,583	0.4%	111
23035	Liberty Mutual Fire Insurance Company	10	\$14,704,789	0.4%	105
36447	LM General Insurance Company	42	\$38,056,722	1.1%	171
25453	Nationwide Insurance Company Of America	16	\$20,887,426	0.6%	119
32700	Owners Insurance Company	7	\$12,116,596	0.4%	90
11851	Progressive Advanced Insurance Company	84	\$99,939,400	3.0%	130
24260	Progressive Casualty Insurance Company	59	\$117,314,441	3.5%	78
16322	Progressive Direct Insurance Company	12	\$13,471,773	0.4%	138
24279	Progressive Max Insurance Company	10	\$12,347,911	0.4%	126
42919	Progressive Northwestern Insurance Company	17	\$17,094,846	0.5%	154
37834	Progressive Preferred Insurance Company	10	\$16,959,043	0.5%	91
39012	Safeco Insurance Company Of Illinois	115	\$161,564,369	4.8%	110
23388	Shelter Mutual Insurance Company	61	\$176,259,036	5.2%	54
19070	Standard Fire Insurance Company	12	\$38,568,695	1.1%	48
25143	State Farm Fire & Casualty Company	60	\$66,241,071	2.0%	140
25178	State Farm Mutual Automobile Insurance Co	239	\$753,546,451	22.3%	49
42749	Traders Insurance Company	85	\$16,138,680	0.5%	817
27998	Travelers Home & Marine Insurance Company	12	\$18,224,488	0.5%	102
29459	Twin City Fire Insurance Company	18	\$23,378,685	0.7%	119
25941	United Services Automobile Association	24	\$45,887,097	1.4%	81
25968	USAA Casualty Insurance Company	25	\$32,972,578	1.0%	118
18600	USAA General Indemnity Company	20	\$28,936,008	0.9%	107
13137	Viking Insurance Company Of Wisconsin	10	\$11,966,386	0.4%	130
<b>Top 40 Writers</b>		<b>1,671</b>	<b>\$3,036,596,553</b>	<b>89.9%</b>	<b>.</b>
<b>Total</b>		<b>2,178</b>	<b>\$3,376,764,766</b>	<b>100.0%</b>	<b>.</b>

**Homeowners Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

Code	Name	Complaints 2014-2016	Average Annual Premium 2014-2016	Average Market Share	Complaint Index
19240	Allstate Indemnity Company	19	\$14,588,371	0.7%	271
19232	Allstate Insurance Company	17	\$12,242,597	0.6%	289
17230	Allstate Property & Casualty Insurance Company	11	\$20,145,358	0.9%	114
37907	Allstate Vehicle & Property Insurance Company	18	\$20,798,788	0.9%	180
19100	AMCO Insurance Company	6	\$12,237,325	0.6%	102
19275	American Family Mutual Insurance Company	155	\$304,858,049	13.7%	106
38652	American Modern Select Insurance Company	6	\$12,285,455	0.6%	102
28401	American National Property & Casualty Co	6	\$14,130,495	0.6%	88
27235	Auto Club Family Insurance Company	55	\$77,047,288	3.5%	149
18988	Auto Owners Insurance Company	4	\$23,466,528	1.1%	36
18279	Bankers Standard Insurance Company	2	\$8,435,451	0.4%	49
15725	Cameron Mutual Insurance Company	6	\$13,960,324	0.6%	90
10677	Cincinnati Insurance Company The	3	\$10,691,964	0.5%	58
20990	Country Mutual Insurance Company	6	\$19,778,794	0.9%	63
21261	Electric Insurance Company	0	\$10,453,144	0.5%	0
26859	Farm Bureau Town & Country Ins Co Of MO	52	\$111,219,547	5.0%	97
21652	Farmers Insurance Exchange	31	\$97,612,054	4.4%	66
21660	Fire Insurance Exchange	13	\$17,780,258	0.8%	152
11185	Foremost Insurance Company Grand Rapids MI	10	\$26,007,767	1.2%	80
20419	Homesite Indemnity Company	13	\$10,013,245	0.5%	271
29068	IDS Property Casualty Insurance Company	24	\$8,088,868	0.4%	618
42404	Liberty Insurance Corporation	30	\$35,037,426	1.6%	178
23035	Liberty Mutual Fire Insurance Company	12	\$15,668,287	0.7%	160
14400	Lititz Mutual Insurance Company	4	\$10,443,412	0.5%	80
33600	LM Insurance Corporation	14	\$8,603,783	0.4%	339
21687	Mid Century Insurance Company	8	\$21,062,619	0.9%	79
26093	Nationwide Affinity Insurance Co Of America	17	\$57,175,847	2.6%	62
28223	Nationwide Agribusiness Insurance Company	1	\$14,795,889	0.7%	14
25453	Nationwide Insurance Company Of America	11	\$11,097,181	0.5%	207
34690	Property & Casualty Insurance Co of Hartford	3	\$9,485,473	0.4%	66
24740	Safeco Insurance Company Of America	38	\$118,292,738	5.3%	67
23388	Shelter Mutual Insurance Company	48	\$155,193,212	7.0%	64
19070	Standard Fire Insurance Company	9	\$12,849,450	0.6%	146
42986	Standard Guaranty Insurance Company	1	\$14,594,649	0.7%	14
25143	State Farm Fire & Casualty Company	217	\$525,238,020	23.7%	86
27998	Travelers Home & Marine Insurance Company	33	\$45,578,035	2.1%	151
17647	United Home Insurance Company	3	\$7,447,795	0.3%	84
25941	United Services Automobile Association	10	\$40,757,870	1.8%	51
25968	USAA Casualty Insurance Company	2	\$22,658,090	1.0%	18
18600	USAA General Indemnity Company	2	\$15,373,815	0.7%	27
<b>Top 40 Writers</b>		<b>920</b>	<b>\$1,987,195,261</b>	<b>89.6%</b>	<b>.</b>
<b>Total</b>		<b>1,064</b>	<b>\$2,217,741,091</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**

**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60054	Aetna Life Insurance Company	33	\$184,291,569	2.6%	30
82406	All Savers Insurance Company	313	\$102,397,979	1.5%	510
60380	American Family Life Assurance Co of Col.	18	\$96,434,984	1.4%	31
28207	Anthem Insurance Companies Inc	0	\$24,739,383	0.4%	0
61263	Bankers Life & Casualty Company	32	\$27,701,888	0.4%	193
47171	Blue Cross & Blue Shield Of Kansas City	263	\$498,010,038	7.1%	88
67369	CIGNA Health & Life Insurance Company	58	\$144,948,131	2.1%	67
62146	Combined Insurance Co Of America	2	\$20,409,438	0.3%	16
77828	Companion Life Insurance Company	37	\$22,252,108	0.3%	278
81973	Coventry Health & Life Insurance Company	1,045	\$871,966,960	12.5%	200
60040	Cox Health Systems Insurance Company	28	\$123,373,119	1.8%	38
13935	Federated Mutual Insurance Company	6	\$41,780,330	0.6%	24
70025	Genworth Life Insurance Company	14	\$50,416,976	0.7%	46
62286	Golden Rule Insurance Company	78	\$93,170,486	1.3%	140
64246	Guardian Life Insurance Company Of America	25	\$66,730,173	1.0%	63
70815	Hartford Life & Accident Insurance Company	12	\$43,064,946	0.6%	47
92711	HCC Life Insurance Company	63	\$33,625,804	0.5%	313
78972	Healthy Alliance Life Insurance Company	887	\$1,488,623,495	21.3%	99
73288	Humana Insurance Company	144	\$226,279,831	3.2%	106
65838	John Hancock Life Insurance Company (usa	11	\$30,096,067	0.4%	61
65498	Life Insurance Company Of North America	13	\$35,735,870	0.5%	61
65676	Lincoln National Life Insurance Company	17	\$25,336,883	0.4%	112
65978	Metropolitan Life Insurance Company	24	\$105,758,434	1.5%	38
71412	Mutual Of Omaha Insurance Company	45	\$153,032,946	2.2%	49
67091	Northwestern Mutual Life Insurance Company	0	\$26,264,907	0.4%	0
61271	Principal Life Insurance Company	23	\$31,440,948	0.4%	122
68241	Prudential Insurance Company Of America The	8	\$19,650,963	0.3%	68
12575	Silverscript Insurance Company	0	\$102,166,359	1.5%	0
69019	Standard Insurance Company	6	\$29,657,306	0.4%	34
25178	State Farm Mutual Automobile Insurance Co	11	\$30,802,412	0.4%	60
80802	Sun Life Assurance Company Of Canada	3	\$34,428,849	0.5%	15
69477	Time Insurance Company	39	\$38,027,650	0.5%	171
86231	Transamerica Life Insurance Company	36	\$54,851,306	0.8%	110
66281	Transamerica Premier Life Insurance Company	7	\$30,320,312	0.4%	39
70408	Union Security Insurance Company	26	\$30,584,294	0.4%	142
79413	United Healthcare Insurance Company	384	\$1,077,386,173	15.4%	60
97179	United Healthcare Life Insurance Company	30	\$30,867,511	0.4%	162
69868	United Of Omaha Life Insurance Company	4	\$44,940,474	0.6%	15
62235	Unum Life Insurance Company Of America	19	\$57,648,093	0.8%	55
32395	Vision Service Plan Insurance Company	0	\$70,717,627	1.0%	0
<b>Top 40 Writers</b>		<b>3,764</b>	<b>\$6,219,933,020</b>	<b>89.0%</b>	<b>.</b>
<b>Total</b>		<b>4,186</b>	<b>\$6,988,750,705</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71471	Ability Insurance Company	1	\$2,799,701	1.1%	44
90611	Allianz Life Insurance Co Of North America	5	\$5,030,779	2.0%	123
19275	American Family Mutual Insurance Company	0	\$720,322	0.3%	0
61263	Bankers Life & Casualty Company	21	\$18,708,146	7.3%	139
71714	Berkshire Life Insurance Company Of America	0	\$1,105,244	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$617,552	0.2%	0
87726	Brighthouse Life Insurance Company	1	\$1,472,937	0.6%	84
62626	CMFG Life Insurance Company	1	\$935,241	0.4%	132
20443	Continental Casualty Company	25	\$7,313,742	2.9%	423
71404	Continental General Insurance Company	2	\$942,763	0.4%	263
62952	Equitable Life & Casualty Insurance Company	15	\$8,906,004	3.5%	208
70025	Genworth Life Insurance Company	12	\$50,382,199	19.7%	29
64211	Guarantee Trust Life Insurance Company	3	\$992,090	0.4%	374
65838	John Hancock Life Insurance Company	11	\$30,029,191	11.7%	45
65110	Kanawha Insurance Company	0	\$578,772	0.2%	0
58033	Knights Of Columbus	1	\$3,119,365	1.2%	40
65595	Lincoln Benefit Life Company	0	\$1,217,426	0.5%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,676,041	1.0%	0
69515	MedAmerica Insurance Company	0	\$1,073,712	0.4%	0
65978	Metropolitan Life Insurance Company	8	\$18,714,805	7.3%	53
71412	Mutual Of Omaha Insurance Company	11	\$8,555,818	3.3%	159
66915	New York Life Insurance Company	3	\$4,904,302	1.9%	76
69000	Northwestern Long Term Care Insurance Co	0	\$13,047,803	5.1%	0
80578	Physicians Mutual Insurance Company	2	\$913,552	0.4%	271
68195	Provident Life & Accident Insurance Company	0	\$586,900	0.2%	0
68241	Prudential Insurance Company Of America The	4	\$5,591,102	2.2%	89
65005	Riversource Life Insurance Company	1	\$3,689,870	1.4%	34
76325	Senior Health Insurance Company of PA	2	\$2,883,845	1.1%	86
25178	State Farm Mutual Automobile Insurance Co	8	\$7,984,026	3.1%	124
69116	State Life Insurance Company	2	\$640,480	0.3%	386
56014	Thrivent Financial For Lutherans	0	\$7,035,061	2.7%	0
69477	Time Insurance Company	2	\$947,512	0.4%	261
86231	Transamerica Life Insurance Company	11	\$12,354,041	4.8%	110
66281	Transamerica Premier Life Insurance Company	1	\$4,008,610	1.6%	31
70408	Union Security Insurance Company	8	\$1,700,154	0.7%	582
69868	United Of Omaha Life Insurance Company	0	\$1,851,277	0.7%	0
42129	United Security Assurance Company Of PA	1	\$1,306,395	0.5%	95
63479	United Teacher Associates Insurance Company	0	\$559,304	0.2%	0
62235	Unum Life Insurance Company Of America	8	\$11,581,503	4.5%	85
70319	Washington National Insurance Company	0	\$780,011	0.3%	0
<b>Top 40 Writers</b>		<b>170</b>	<b>\$248,257,597</b>	<b>96.9%</b>	<b>.</b>
<b>Total</b>		<b>207</b>	<b>\$256,145,469</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
12321	American Continental Insurance Company	0	\$7,005,143	1.0%	0
19275	American Family Mutual Insurance Company	0	\$6,662,157	0.9%	0
67679	American Republic Corp Insurance Company	0	\$6,000,653	0.9%	0
60836	American Republic Insurance Company	1	\$13,178,690	1.9%	36
61239	Bankers Fidelity Life Insurance Company	3	\$3,308,975	0.5%	424
61263	Bankers Life & Casualty Company	5	\$8,303,174	1.2%	282
47171	Blue Cross & Blue Shield Of Kansas City	2	\$40,527,839	5.8%	23
61859	Christian Fidelity Life Insurance Co	0	\$7,471,769	1.1%	0
62065	Colonial Penn Life Insurance Company	4	\$9,907,669	1.4%	189
62146	Combined Insurance Co Of America	0	\$3,339,221	0.5%	0
62359	Constitution Life Insurance Company	5	\$2,564,293	0.4%	913
68500	Continental Life Ins Co Of Brentwood TN	1	\$5,904,143	0.8%	79
62952	Equitable Life & Casualty Insurance Company	2	\$4,865,454	0.7%	192
62286	Golden Rule Insurance Company	1	\$2,095,347	0.3%	223
70815	Hartford Life & Accident Insurance Company	1	\$3,072,560	0.4%	152
78972	Healthy Alliance Life Insurance Company	18	\$89,898,053	12.8%	94
66214	Heartland National Life Insurance Company	6	\$1,885,339	0.3%	1,490
73288	Humana Insurance Company	6	\$11,401,426	1.6%	246
81779	Individual Assurance Co Life Health & Accident	1	\$2,967,256	0.4%	158
65722	Loyal American Life Insurance Company	0	\$2,451,173	0.3%	0
65870	Manhattan Life Insurance Company	0	\$1,731,393	0.2%	0
31119	Medico Insurance Company	1	\$3,353,736	0.5%	140
71412	Mutual Of Omaha Insurance Company	27	\$138,319,588	19.7%	91
68349	North American Insurance Company	0	\$2,993,600	0.4%	0
67326	Old Surety Life Insurance Company	0	\$12,264,103	1.7%	0
76112	Oxford Life Insurance Company	2	\$2,304,649	0.3%	406
80578	Physicians Mutual Insurance Company	1	\$3,403,598	0.5%	138
61271	Principal Life Insurance Company	0	\$1,700,051	0.2%	0
68462	Reserve National Insurance Company	0	\$2,712,737	0.4%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,557,833	1.5%	44
77399	Sterling Life Insurance Company	11	\$4,839,949	0.7%	1,064
56014	Thrivent Financial For Lutherans	0	\$2,937,471	0.4%	0
86231	Transamerica Life Insurance Company	13	\$29,653,416	4.2%	205
66281	Transamerica Premier Life Insurance Company	3	\$16,411,427	2.3%	86
92916	United American Insurance Company	2	\$3,285,465	0.5%	285
79413	United Healthcare Insurance Company	16	\$168,486,750	24.0%	44
69868	United Of Omaha Life Insurance Company	4	\$33,497,901	4.8%	56
72850	United World Life Insurance Company	1	\$2,865,894	0.4%	163
69663	USAA Life Insurance Company	0	\$3,460,005	0.5%	0
70319	Washington National Insurance Company	2	\$2,127,478	0.3%	440
<b>Top 40 Writers</b>		<b>140</b>	<b>\$679,717,379</b>	<b>96.8%</b>	<b>.</b>
<b>Total</b>		<b>150</b>	<b>\$702,109,617</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
90611	Allianz Life Insurance Co Of North America	11	\$214,313,037	2.2%	43
92738	American Equity Investment Life Ins Co	2	\$145,481,062	1.5%	11
60399	American Family Life Insurance Company	6	\$49,894,437	0.5%	100
60488	American General Life Insurance Co	75	\$1,032,075,890	10.6%	60
60895	American United Life Insurance Company	0	\$122,370,701	1.3%	0
61301	Ameritas Life Insurance Corp	1	\$57,366,705	0.6%	14
61689	Athene Annuity & Life Company	43	\$92,712,298	1.0%	385
62944	AXA Equitable Life Insurance Company	10	\$124,324,514	1.3%	67
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$823,706,568	8.5%	0
87726	Brighthouse Life Insurance Company	3	\$126,146,625	1.3%	20
62510	Equitrust Life Insurance Company	1	\$48,762,237	0.5%	17
63274	Fidelity & Guaranty Life Insurance Company	7	\$84,166,781	0.9%	69
91642	Forethought Life Insurance Company	1	\$89,657,447	0.9%	9
63312	Great American Life Insurance Company	1	\$262,760,178	2.7%	3
68322	Great-West Life & Annuity Insurance Company	1	\$150,768,456	1.5%	6
65056	Jackson National Life Insurance Company	49	\$394,983,403	4.1%	103
65838	John Hancock Life Insurance Company (usa	13	\$61,250,551	0.6%	176
65676	Lincoln National Life Insurance Company	20	\$355,243,425	3.6%	47
65935	Massachusetts Mutual Life Insurance Company	2	\$152,345,752	1.6%	11
65978	Metropolitan Life Insurance Company	50	\$217,693,508	2.2%	191
66168	Minnesota Life Insurance Company	7	\$117,303,986	1.2%	50
91596	New York Life Insurance & Annuity Corporation	2	\$286,174,946	2.9%	6
66915	New York Life Insurance Company	21	\$83,629,259	0.9%	208
66974	North American Company For Life & Health Ins.	4	\$52,936,452	0.5%	63
67091	Northwestern Mutual Life Insurance Company	5	\$299,443,465	3.1%	14
67172	Ohio National Life Insurance Company The	2	\$48,006,713	0.5%	35
67466	Pacific Life Insurance Company	3	\$254,190,175	2.6%	10
61271	Principal Life Insurance Company	2	\$100,471,635	1.0%	17
68136	Protective Life Insurance Company	9	\$340,419,390	3.5%	22
79227	PRUCO Life Insurance Company	4	\$245,889,030	2.5%	14
68241	Prudential Insurance Company Of America The	34	\$142,459,035	1.5%	198
65005	Riversource Life Insurance Company	3	\$82,573,690	0.8%	30
68675	Security Benefit Life Insurance Company	3	\$57,563,770	0.6%	43
69108	State Farm Life Insurance Company	16	\$154,305,862	1.6%	86
69345	Teachers Insurance & Annuity Association Of Am.	0	\$171,881,629	1.8%	0
56014	Thrivent Financial For Lutherans	0	\$145,132,740	1.5%	0
86231	Transamerica Life Insurance Company	33	\$474,441,962	4.9%	58
69868	United Of Omaha Life Insurance Company	12	\$48,569,033	0.5%	205
70238	Variable Annuity Life Insurance Company	1	\$60,096,053	0.6%	14
86509	Voya Retirement Insurance & Annuity Company	4	\$131,587,412	1.4%	25
<b>Top 40 Writers</b>		<b>461</b>	<b>\$7,903,099,813</b>	<b>81.2%</b>	<b>.</b>
<b>Total</b>		<b>1,173</b>	<b>\$9,736,424,778</b>	<b>100.0%</b>	<b>.</b>

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)					
Alpha by Company					
Code	Name	Complaints 2014-2016	Average Annual Premium 2014-2016	Average Market Share	Complaint Index
95318	Aetna Better Health Of Missouri	0	\$33,106,581	11.7%	0
95109	Aetna Health	0	\$4,091,839	1.4%	0
95635	CIGNA Healthcare Of St Louis	0	\$2,485,930	0.9%	0
95489	Coventry Health Care Of Kansas	9	\$3,229,516	1.1%	1,178
96377	Coventry Health Care Of Missouri	21	\$18,347,649	6.5%	484
95530	Cox Health Systems HMO	0	\$1,394,865	0.5%	0
95315	Good Health HMO	15	\$140,549,598	49.6%	45
11229	Harmony Health Plan	0	\$291,918	0.1%	0
95358	HMO Missouri	17	\$68,131,814	24.1%	105
95885	Humana Health Plan	3	\$2,477,583	0.9%	512
12913	Missouri Care Incorporated	0	\$7,849,632	2.8%	0
96385	UnitedHealthcare Of The Midwest	2	\$1,212,617	0.4%	697
<b>Total</b>		<b>67</b>	<b>\$283,169,541</b>	<b>100.0%</b>	<b>.</b>

## Private Passenger Automobile Insurance

### Complaint Indices



**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
44725	1st Auto & Casualty Insurance Company	2	\$3,982,614	0.1%	78
34789	21st Century Centennial Insurance Company	6	\$8,735,022	0.3%	106
32220	21st Century North America Insurance Company	2	\$1,644,846	0.0%	189
14184	Acuity A Mutual Insurance Company	5	\$5,488,623	0.2%	141
42609	Affirmative Insurance Company- <i>Revoked</i>	11	\$1,329,284	0.0%	1,283
19402	AIG Property Casualty Company	0	\$1,588,941	0.0%	0
11004	Alfa Specialty Insurance Corporation	18	\$5,268,562	0.2%	530
12188	Alfa Vision Insurance Corporation	35	\$7,989,793	0.2%	679
42579	Allied Property & Casualty Insurance Company	18	\$50,388,191	1.5%	55
29688	Allstate Fire & Casualty Insurance Company	38	\$78,635,276	2.3%	75
19240	Allstate Indemnity Company	9	\$4,673,986	0.1%	299
19232	Allstate Insurance Company	12	\$15,603,059	0.5%	119
17230	Allstate Property & Casualty Insurance Company	7	\$12,960,228	0.4%	84
38156	Alpha Property & Casualty Insurance Co	1	\$2,296,207	0.1%	68
19100	AMCO Insurance Company	11	\$43,547,191	1.3%	39
10111	American Bankers Insurance Company Of FL	0	\$947,623	0.0%	0
10386	American Family Insurance Company	3	\$10,793,346	0.3%	43
19275	American Family Mutual Insurance Company	159	\$397,504,760	11.8%	62
23469	American Modern Home Insurance Co	1	\$641,339	0.0%	242
42722	American Modern Property & Casualty Ins Co	0	\$1,142	0.0%	0
38652	American Modern Select Insurance Company	0	\$133,128	0.0%	0
39942	American National General Insurance Company	0	\$191,973	0.0%	0
28401	American National Property & Casualty Co	15	\$16,804,183	0.5%	138
19615	American Reliable Insurance Company	0	\$155,832	0.0%	0
42978	American Security Insurance Company	0	\$2,446	0.0%	0
19283	American Standard Insurance Co of WI	20	\$32,853,845	1.0%	94
19976	AMICA Mutual Insurance Company	2	\$4,187,929	0.1%	74
11558	AssuranceAmerica Insurance Company	11	\$3,586,255	0.1%	476
27235	Auto Club Family Insurance Company	3	\$113,639	0.0%	4,093
18988	Auto Owners Insurance Company	5	\$5,630,870	0.2%	138
15512	Automobile Club Inter-insurance Exchange	109	\$146,597,203	4.3%	115
18279	Bankers Standard Insurance Company	1	\$3,151,050	0.1%	49
41394	Benchmark Insurance Company	7	\$1,290,433	0.0%	841
19658	Bristol West Insurance Company	22	\$14,221,996	0.4%	240
35955	California Casualty General Insurance Company	4	\$3,071,892	0.1%	202
15725	Cameron Mutual Insurance Company	10	\$10,103,806	0.3%	153
42498	Cameron National Insurance Company	1	\$9,442,584	0.3%	16
26905	Century-national Insurance Company	0	\$76	0.0%	0
10052	Chubb National Insurance Company	3	\$1,519,227	0.0%	306
10677	Cincinnati Insurance Company The	2	\$7,158,658	0.2%	43

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
31534	Citizens Insurance Company Of America	0	\$1,242	0.0%	0
40371	Columbia Mutual Insurance Company	2	\$9,376,945	0.3%	33
10204	Consumers Insurance USA Inc	2	\$2,246,844	0.1%	138
10783	Cornerstone National Insurance Company	11	\$10,839,174	0.3%	157
20982	Country Casualty Insurance Company	0	\$533,849	0.0%	0
20990	Country Mutual Insurance Company	6	\$5,266,762	0.2%	177
21008	Country Preferred Insurance Company	11	\$15,828,986	0.5%	108
18961	Crestbrook Insurance Company	1	\$1,038,092	0.0%	149
21164	Dairyland Insurance Company	4	\$2,019,184	0.1%	307
42587	Depositors Insurance Company	0	\$31,810	0.0%	0
42781	Direct General Insurance Company	13	\$1,727,624	0.1%	1,167
38067	Economy Preferred Insurance Company	0	\$18,508	0.0%	0
40649	Economy Premier Assurance Company	0	\$765,530	0.0%	0
21261	Electric Insurance Company	3	\$9,652,249	0.3%	48
21407	Emcasco Insurance Company	1	\$72,263	0.0%	2,145
21415	Employers Mutual Casualty Company	0	\$1,017,410	0.0%	0
15130	Encompass Indemnity Company	4	\$4,604,456	0.1%	135
10071	Encompass Insurance Company Of America	0	\$131,526	0.0%	0
28746	Equity Insurance Company	15	\$4,170,117	0.1%	558
37915	Essentia Insurance Company	0	\$3,108,056	0.1%	0
25712	Esurance Insurance Company	2	\$2,040,311	0.1%	152
30210	Esurance Property & Casualty Insurance Company	31	\$29,802,884	0.9%	161
26859	Farm Bureau Town & Country Ins Co Of MO	32	\$71,216,200	2.1%	70
19194	Farmers Alliance Mutual Insurance Company	0	\$11	0.0%	0
21628	Farmers Insurance Company Inc	72	\$169,082,822	5.0%	66
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$113,765	0.0%	0
20281	Federal Insurance Company	0	\$537,533	0.0%	0
19852	Financial Indemnity Company	0	\$135,036	0.0%	0
21873	Firemans Fund Insurance Company	1	\$1,541,505	0.0%	101
10336	First Acceptance Insurance Company Inc	65	\$5,074,984	0.2%	1,986
13587	First Chicago Insurance Company	0	\$11,033	0.0%	0
29980	First Colonial Insurance Company	0	\$140,602	0.0%	0
33588	First Liberty Insurance Corp The	1	\$912,901	0.0%	170
11185	Foremost Insurance Company Grand Rapids MI	2	\$5,059,614	0.1%	61
11800	Foremost Property & Casualty Insurance Co	0	\$178,335	0.0%	0
21253	Garrison Property & Casualty Insurance Co	1	\$11,877,532	0.4%	13
41491	GEICO Casualty Company	115	\$141,302,616	4.2%	126
35882	GEICO General Ins Co	29	\$35,397,756	1.0%	127
22055	GEICO Indemnity Company	12	\$14,341,282	0.4%	130
22063	Government Employees Insurance Co	10	\$13,931,583	0.4%	111

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20303	Great Northern Insurance Company	0	\$1,058,449	0.0%	0
14117	Grinnell Mutual Reinsurance Company	2	\$2,919,834	0.1%	106
16144	Grinnell Select Insurance Company	3	\$9,176,708	0.3%	51
42331	Guideone America Insurance Company	0	\$836,278	0.0%	0
42803	Guideone Elite Insurance Company	2	\$1,698,599	0.1%	183
15032	Guideone Mutual Insurance Company	0	\$2,361,971	0.1%	0
22292	Hanover Insurance Company The	0	\$2,471	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$125,127	0.0%	0
29424	Hartford Casualty Insurance Co	1	\$389,170	0.0%	398
19682	Hartford Fire Insurance Company	0	\$123,758	0.0%	0
37478	Hartford Insurance Company Of Midwest The	1	\$612,945	0.0%	253
30104	Hartford Underwriters Insurance Company	2	\$6,136,398	0.2%	51
31550	Haulers Insurance Company Inc	4	\$3,345,608	0.1%	185
22578	Horace Mann Insurance Company	6	\$2,336,609	0.1%	398
22756	Horace Mann Property & Casualty Ins Co	1	\$1,366,113	0.0%	113
29068	IDS Property Casualty Insurance Company	11	\$4,936,563	0.1%	345
22268	Infinity Insurance Company	0	\$151,814	0.0%	0
10922	Insuremax Insurance Company	3	\$111,518	0.0%	4,171
29742	Integon National Insurance Company	0	\$2,421	0.0%	0
23647	Ironshore Indemnity Inc	0	\$428,530	0.0%	0
10914	Kemper Independence Insurance Company	1	\$203,409	0.0%	762
42404	Liberty Insurance Corporation	0	\$44,873	0.0%	0
23035	Liberty Mutual Fire Insurance Company	10	\$14,704,789	0.4%	105
36447	LM General Insurance Company	42	\$38,056,722	1.1%	171
33600	LM Insurance Corporation	1	\$2,119,312	0.1%	73
10051	Lyndon Southern Insurance Company	0	\$222,767	0.0%	0
14443	Madison Mutual Insurance Company	0	\$1,473,117	0.0%	0
28932	Markel American Insurance Company	1	\$157,520	0.0%	984
22306	Massachusetts Bay Insurance Company	1	\$668	0.0%	9,999
31968	Merastar Insurance Company	0	\$71,319	0.0%	0
23353	Meridian Security Insurance Company	6	\$7,686,865	0.2%	121
40169	Metropolitan Casualty Insurance Company	1	\$135,178	0.0%	1,147
25321	Metropolitan Direct Property & Casualty Insuranc	1	\$368,031	0.0%	421
39950	Metropolitan General Insurance Company	0	\$43,558	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	4	\$6,417,100	0.2%	97
26298	Metropolitan Property & Casualty Insurance Co	4	\$3,349,390	0.1%	185
38660	MIC General Insurance Corporation	0	\$157,052	0.0%	0
21687	Mid Century Insurance Company	3	\$18,680	0.0%	9,999
42447	National General Assurance Company	0	\$189,787	0.0%	0
23728	National General Insurance Company	8	\$2,993,468	0.1%	414

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
11044	National General Insurance Online Inc	6	\$1,740,864	0.1%	534
32620	National Interstate Insurance Company	0	\$122,721	0.0%	0
21881	National Surety Corporation	0	\$777,212	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	3	\$8,727,592	0.3%	53
28223	Nationwide Agribusiness Insurance Company	0	\$7,471	0.0%	0
25453	Nationwide Insurance Company Of America	16	\$20,887,426	0.6%	119
23787	Nationwide Mutual Insurance Company	1	\$34,368	0.0%	4,511
12130	New South Insurance Company	1	\$226,355	0.0%	685
34940	Omni Indemnity Company	11	\$1,200,572	0.0%	1,421
32700	Owners Insurance Company	7	\$12,116,596	0.4%	90
20346	Pacific Indemnity Company	0	\$319,191	0.0%	0
37850	Pacific Specialty Insurance Company	0	\$9,777	0.0%	0
37648	Permanent General Assurance Corporation	22	\$8,328,391	0.2%	410
13714	Pharmacists Mutual Insurance Company	0	\$402,842	0.0%	0
18058	Philadelphia Indemnity Insurance Company	2	\$914,426	0.0%	339
12873	Privilege Underwriters Reciprocal Exchange	0	\$2,130,105	0.1%	0
11851	Progressive Advanced Insurance Company	84	\$99,939,400	3.0%	130
24260	Progressive Casualty Insurance Company	59	\$117,314,441	3.5%	78
16322	Progressive Direct Insurance Company	12	\$13,471,773	0.4%	138
24279	Progressive Max Insurance Company	10	\$12,347,911	0.4%	126
42919	Progressive Northwestern Insurance Company	17	\$17,094,846	0.5%	154
37834	Progressive Preferred Insurance Company	10	\$16,959,043	0.5%	91
34690	Property & Casualty Insurance Co of Hartford	2	\$5,350,669	0.2%	58
43044	Response Insurance Company	0	\$373,595	0.0%	0
36684	Riverport Insurance Company	0	\$68,959	0.0%	0
13056	RLI Insurance Company	0	\$186,075	0.0%	0
25405	Safe Auto Insurance Company	34	\$10,591,606	0.3%	498
24740	Safeco Insurance Company Of America	5	\$12,724	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	115	\$161,564,369	4.8%	110
40460	Sagamore Insurance Company	5	\$433,596	0.0%	1,788
22543	Secura Insurance A Mutual Company	2	\$31,505	0.0%	9,842
10239	Secura Supreme Insurance Company	0	\$1,916,705	0.1%	0
11000	Sentinel Insurance Company Ltd	0	\$723,690	0.0%	0
24988	Sentry Insurance A Mutual Company	2	\$86,178	0.0%	3,598
23361	Shelter General Insurance Company	0	\$179,025	0.0%	0
23388	Shelter Mutual Insurance Company	61	\$176,259,036	5.2%	54
19070	Standard Fire Insurance Company	12	\$38,568,695	1.1%	48
42986	Standard Guaranty Insurance Company	0	\$158,152	0.0%	0
25127	State Auto Property & Casualty Insurance Co	3	\$1,027,068	0.0%	453
25143	State Farm Fire & Casualty Company	60	\$66,241,071	2.0%	140

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25178	State Farm Mutual Automobile Insurance Co	239	\$753,546,451	22.3%	49
12831	State National Insurance Company Inc	0	\$5,534,527	0.2%	0
25180	Stillwater Insurance Company	0	\$537,308	0.0%	0
22683	Teachers Insurance Company	2	\$910,387	0.0%	341
18031	Topa Insurance Company	0	\$40,650	0.0%	0
42749	Traders Insurance Company	85	\$16,138,680	0.5%	817
27998	Travelers Home & Marine Insurance Company	12	\$18,224,488	0.5%	102
36161	Travelers Property Casualty Insurance Company	0	\$1,107,278	0.0%	0
41106	Triumphe Casualty Company	0	\$43,095	0.0%	0
27120	Trumbull Insurance Company	3	\$10,543,057	0.3%	44
29459	Twin City Fire Insurance Company	18	\$23,378,685	0.7%	119
13021	United Fire & Casualty Company	1	\$1,283,857	0.0%	121
17647	United Home Insurance Company	4	\$7,475,091	0.2%	83
25941	United Services Automobile Association	24	\$45,887,097	1.4%	81
10915	Unitrin Direct Property & Casualty Company	0	\$314,733	0.0%	0
25909	Unitrin Preferred Insurance Company	1	\$869,807	0.0%	178
25968	USAA Casualty Insurance Company	25	\$32,972,578	1.0%	118
18600	USAA General Indemnity Company	20	\$28,936,008	0.9%	107
10644	Victoria Automobile Insurance Company	6	\$4,947,037	0.1%	188
42889	Victoria Fire & Casualty Company	0	\$1,139	0.0%	0
20397	Vigilant Insurance Company	0	\$453,732	0.0%	0
13137	Viking Insurance Company Of Wisconsin	10	\$11,966,386	0.4%	130
26085	Warner Insurance Company	0	\$14,723	0.0%	0
27502	Western General Insurance Company Inc	0	\$296	0.0%	0
26220	Yosemite Insurance Company	0	\$61,079	0.0%	0
27090	Young America Insurance Company	48	\$6,810,079	0.2%	1,093
<b>Total</b>		<b>2,178</b>	<b>\$3,376,764,766</b>	<b>100.0%</b>	<b>.</b>

Homeowners

Complaint Indices

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2014-2016	Average Annual Premium 2014-2016	Average Market Share	Complaint Index
14184	Acuity A Mutual Insurance Company	1	\$6,924,901	0.3%	30
33898	Aegis Security Insurance Company	0	\$160,108	0.0%	0
10014	Affiliated FM Insurance Company	0	\$36,964	0.0%	0
19402	AIG Property Casualty Company	0	\$3,634,121	0.2%	0
35300	Allianz Global Risks US Insurance Company	0	\$1,715,728	0.1%	0
42579	Allied Property & Casualty Insurance Company	1	\$3,943,843	0.2%	53
19240	Allstate Indemnity Company	19	\$14,588,371	0.7%	271
19232	Allstate Insurance Company	17	\$12,242,597	0.6%	289
17230	Allstate Property & Casualty Insurance Company	11	\$20,145,358	0.9%	114
37907	Allstate Vehicle & Property Insurance Company	18	\$20,798,788	0.9%	180
38156	Alpha Property & Casualty Insurance Co	0	\$5,566	0.0%	0
19100	AMCO Insurance Company	6	\$12,237,325	0.6%	102
10103	American Agricultural Insurance Co	0	\$25,337	0.0%	0
21849	American Automobile Insurance Company	1	\$2,459,377	0.1%	85
10111	American Bankers Insurance Company Of FL	9	\$5,608,530	0.3%	334
19690	American Economy Insurance Company	0	\$1,386,103	0.1%	0
23450	American Family Home Insurance Company	1	\$1,437,225	0.1%	145
10386	American Family Insurance Company	0	\$2,349,249	0.1%	0
19275	American Family Mutual Insurance Company S.i.	155	\$304,858,049	13.7%	106
19380	American Home Assurance Company	0	\$6,178,580	0.3%	0
21857	American Insurance Company The	1	\$1,736,932	0.1%	120
23469	American Modern Home Insurance Co	2	\$3,875,995	0.2%	108
42722	American Modern Property & Casualty Ins Co	0	\$87,553	0.0%	0
38652	American Modern Select Insurance Company	6	\$12,285,455	0.6%	102
39942	American National General Insurance Company	0	\$178,216	0.0%	0
28401	American National Property & Casualty Co	6	\$14,130,495	0.6%	88
19615	American Reliable Insurance Company	1	\$688,471	0.0%	303
42978	American Security Insurance Company	1	\$729,874	0.0%	286
41998	American Southern Home Insurance Company	0	\$17,920	0.0%	0
19704	American States Insurance Company	0	\$940,087	0.0%	0
10872	American Strategic Insurance Corp	0	\$1,508,897	0.1%	0
19488	Amerisure Insurance Company	0	\$23,813	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$27,207	0.0%	0
11050	Amerisure Partners Insurance Company	0	\$8,436	0.0%	0
19976	AMICA Mutual Insurance Company	1	\$5,092,113	0.2%	41
11853	Anchor Specialty Insurance Company	0	\$80,047	0.0%	0
11150	Arch Insurance Company	0	\$130,528	0.0%	0
41459	Armed Forces Insurance Exchange	0	\$1,617,853	0.1%	0
21865	Associated Indemnity Corporation	0	\$75,269	0.0%	0
13412	Austin Mutual Insurance Company	0	\$3,805	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2014-2016	Average Annual Premium 2014-2016	Average Market Share	Complaint Index
27235	Auto Club Family Insurance Company	55	\$77,047,288	3.5%	149
18988	Auto Owners Insurance Company	4	\$23,466,528	1.1%	36
19062	Automobile Ins Co Of Hartford CT	3	\$2,783,944	0.1%	225
33022	AXA Insurance Company	0	\$863,593	0.0%	0
18279	Bankers Standard Insurance Company	2	\$8,435,451	0.4%	49
20044	Berkshire Hathaway Homestate Insurance Co	0	\$33,863	0.0%	0
35955	California Casualty General Insurance Company	1	\$1,676,235	0.1%	124
15725	Cameron Mutual Insurance Company	6	\$13,960,324	0.6%	90
40134	Castlepoint National Insurance Company-Revoked-	0	\$673	0.0%	0
26905	Century-national Insurance Company	0	\$57,592	0.0%	0
25615	Charter Oak Fire Insurance Co The	0	\$309,936	0.0%	0
10052	Chubb National Insurance Company	0	\$3,628,773	0.2%	0
10677	Cincinnati Insurance Company The	3	\$10,691,964	0.5%	58
31534	Citizens Insurance Company Of America	0	\$3,826	0.0%	0
10315	Civic Property & Casualty Co	0	\$11,069	0.0%	0
40371	Columbia Mutual Insurance Company	2	\$2,197,177	0.1%	190
19640	Columbia National Insurance Company	1	\$1,228,902	0.1%	170
10204	Consumers Insurance USA Inc	0	\$83,776	0.0%	0
20990	Country Mutual Insurance Company	6	\$19,778,794	0.9%	63
18961	Crestbrook Insurance Company	0	\$2,448,715	0.1%	0
42587	Depositors Insurance Company	0	\$215,404	0.0%	0
42048	Diamond State Insurance Company	0	\$68,332	0.0%	0
33499	Dorinco Reinsurance Company	0	\$208,605	0.0%	0
40649	Economy Premier Assurance Company	0	\$2,419,840	0.1%	0
21261	Electric Insurance Company	0	\$10,453,144	0.5%	0
21407	Emcasco Insurance Company	1	\$571,656	0.0%	365
21326	Empire Fire & Marine Insurance Co	0	\$12,392	0.0%	0
21458	Employers Insurance Company Of Wausau	0	\$65,344	0.0%	0
21415	Employers Mutual Casualty Company	1	\$229,674	0.0%	907
15130	Encompass Indemnity Company	1	\$5,140,620	0.2%	41
10071	Encompass Insurance Company Of America	0	\$192,884	0.0%	0
25712	Esurance Insurance Company	5	\$1,949,533	0.1%	535
30210	Esurance Property & Casualty Insurance Company	3	\$673,357	0.0%	929
12345	Farm Bureau New Horizons Insurance Co Of MS	8	\$4,625,661	0.2%	360
26859	Farm Bureau Town & Country Ins Co Of MO	52	\$111,219,547	5.0%	97
21652	Farmers Insurance Exchange	31	\$97,612,054	4.4%	66
10178	FCCI Insurance Company	0	\$495,687	0.0%	0
20281	Federal Insurance Company	0	\$1,469,459	0.1%	0
13935	Federated Mutual Insurance Company	0	\$1,416,178	0.1%	0
11118	Federated Rural Electric Insurance Exchange	0	\$548,331	0.0%	0



# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2014-2016	Average Annual Premium 2014-2016	Average Market Share	Complaint Index
28304	Federated Service Insurance Company	0	\$497,908	0.0%	0
39306	Fidelity & Deposit Company Maryland	0	\$2,718	0.0%	0
21660	Fire Insurance Exchange	13	\$17,780,258	0.8%	152
21873	Firemans Fund Insurance Company	0	\$1,093,851	0.0%	0
10336	First Acceptance Insurance Company Inc	0	\$24,588	0.0%	0
37710	First American Property & Casualty Insurance Co	0	\$188,873	0.0%	0
24724	First National Insurance Company Of America	0	\$114,248	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	10	\$26,007,767	1.2%	80
11800	Foremost Property & Casualty Insurance Co	3	\$2,311,015	0.1%	271
21253	Garrison Property & Casualty Insurance Co	1	\$5,157,455	0.2%	40
24732	General Insurance Company Of America	0	\$68,351	0.0%	0
11231	Generali U S Branch	0	\$240,801	0.0%	0
23809	Granite State Insurance Company	0	\$1,335,122	0.1%	0
26832	Great American Alliance Insurance Company	0	\$58,144	0.0%	0
26344	Great American Assurance Company	1	\$40,938	0.0%	5,091
16691	Great American Insurance Company	0	\$127,865	0.0%	0
22136	Great American Insurance Company Of NY	0	\$93,208	0.0%	0
25224	Great Divide Insurance Company	0	\$51	0.0%	0
20303	Great Northern Insurance Company	2	\$7,255,089	0.3%	57
14117	Grinnell Mutual Reinsurance Company	0	\$127,399	0.0%	0
15032	Guideone Mutual Insurance Company	0	\$1,604,743	0.1%	0
14559	Guideone Specialty Mutual Insurance Company	1	\$1,271,452	0.1%	164
22292	Hanover Insurance Company The	0	\$4,472	0.0%	0
26433	Harco National Insurance Company	0	\$249,710	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$61,287	0.0%	0
29424	Hartford Casualty Insurance Co	0	\$530,795	0.0%	0
19682	Hartford Fire Insurance Company	0	\$290,419	0.0%	0
37478	Hartford Insurance Company Of Midwest The	0	\$3,793,216	0.2%	0
30104	Hartford Underwriters Insurance Company	5	\$5,134,795	0.2%	203
31550	Haulers Insurance Company Inc	0	\$371,757	0.0%	0
20419	Homesite Indemnity Company	13	\$10,013,245	0.5%	271
13927	Homesite Insurance Company Of The Midwest	0	\$1,163,702	0.1%	0
22578	Horace Mann Insurance Company	1	\$467,155	0.0%	446
29068	IDS Property Casualty Insurance Company	24	\$8,088,868	0.4%	618
23817	Illinois National Insurance Company	0	\$2,609	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$4,304,975	0.2%	0
29831	Independent Mutual Fire Insurance Company	0	\$36,047	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$1,878,345	0.1%	0
10914	Kemper Independence Insurance Company	0	\$406,360	0.0%	0
42404	Liberty Insurance Corporation	30	\$35,037,426	1.6%	178

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2014-2016	Average Annual Premium 2014-2016	Average Market Share	Complaint Index
23035	Liberty Mutual Fire Insurance Company	12	\$15,668,287	0.7%	160
14400	Lititz Mutual Insurance Company	4	\$10,443,412	0.5%	80
33600	LM Insurance Corporation	14	\$8,603,783	0.4%	339
23108	Lumbermens Underwriting Alliance-Liquidation-	0	\$263,869	0.0%	0
10051	Lyndon Southern Insurance Company	0	\$12,133	0.0%	0
14443	Madison Mutual Insurance Company	0	\$1,630,353	0.1%	0
28932	Markel American Insurance Company	0	\$87,982	0.0%	0
38970	Markel Insurance Company	0	\$208,517	0.0%	0
22306	Massachusetts Bay Insurance Company	1	\$11,651	0.0%	9,999
31968	Merastar Insurance Company	0	\$28,441	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	0	\$2,375,719	0.1%	0
26298	Metropolitan Property & Casualty Insurance Co	4	\$6,035,021	0.3%	138
21687	Mid Century Insurance Company	8	\$21,062,619	0.9%	79
23515	Midwestern Indemnity Company The	1	\$-1,898	- 0.0%	9,999
14583	Millers First Insurance Company- <i>Revoked-</i>	1	.	.	.
22551	Mitsui Sumitomo Insurance USA Inc	0	\$3,693	0.0%	0
11878	Mutualaid Exchange	5	\$3,431,771	0.2%	304
23663	National American Insurance Company	0	\$1,184	0.0%	0
11991	National Casualty Company	0	\$47,557	0.0%	0
15474	National Lloyds Insurance Company	2	\$1,013,010	0.0%	411
21881	National Surety Corporation	0	\$5,142,973	0.2%	0
20141	National Trust Insurance Company	0	\$222,954	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$19,307	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	17	\$57,175,847	2.6%	62
28223	Nationwide Agribusiness Insurance Company	1	\$14,795,889	0.7%	14
25453	Nationwide Insurance Company Of America	11	\$11,097,181	0.5%	207
23787	Nationwide Mutual Insurance Company	0	\$4,502,131	0.2%	0
10317	Neighborhood Spirit Property & Casualty Co	0	\$1,189	0.0%	0
23841	New Hampshire Insurance Company	0	\$46,002	0.0%	0
24015	Northland Insurance Company	0	\$19,552	0.0%	0
34630	Oak River Insurance Company	1	\$204,417	0.0%	1,020
23248	Occidental Fire & Casualty Company Of NC	0	\$18,406	0.0%	0
36625	Old Reliable Casualty Company	15	\$2,245,795	0.1%	1,392
32700	Owners Insurance Company	5	\$3,182,405	0.1%	327
20346	Pacific Indemnity Company	1	\$1,968,177	0.1%	106
14982	Penn Millers Insurance Company	0	\$804,608	0.0%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$721,535	0.0%	0
14990	Pennsylvania National Mutual Casualty Ins Co	0	\$916	0.0%	0
13714	Pharmacists Mutual Insurance Company	1	\$489,047	0.0%	426
25623	Phoenix Insurance Company The	0	\$17,417	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2014-2016	Average Annual Premium 2014-2016	Average Market Share	Complaint Index
30945	Plaza Insurance Company	0	\$1,209	0.0%	0
37257	Praetorian Insurance Company	1	\$806,509	0.0%	258
12873	Privilege Underwriters Reciprocal Exchange	0	\$4,212,951	0.2%	0
24260	Progressive Casualty Insurance Company	5	\$6,202,570	0.3%	168
37834	Progressive Preferred Insurance Company	3	\$14,216	0.0%	9,999
34690	Property & Casualty Insurance Co of Hartford	3	\$9,485,473	0.4%	66
39217	QBE Insurance Corporation	1	\$1,784,914	0.1%	117
36684	Riverport Insurance Company	0	\$26,249	0.0%	0
13056	RLI Insurance Company	1	\$3,888	0.0%	9,999
22314	RSUI Indemnity Company	0	\$3,035,048	0.1%	0
39039	Rural Community Insurance Company	0	\$722,406	0.0%	0
24740	Safeco Insurance Company Of America	38	\$118,292,738	5.3%	67
16551	Savers Property & Casualty Insurance Company	0	\$2,484	0.0%	0
15580	Scottsdale Indemnity Company	0	\$34,738	0.0%	0
22543	Secura Insurance A Mutual Company	0	\$203,851	0.0%	0
10239	Secura Supreme Insurance Company	0	\$1,639,433	0.1%	0
12572	Selective Insurance Company Of America	0	\$2,030,602	0.1%	0
19259	Selective Insurance Company Of South Carolina	0	\$2,012,938	0.1%	0
39926	Selective Insurance Company Of The Southeast	1	\$562,315	0.0%	371
10936	Seneca Insurance Company Inc	0	\$13,174	0.0%	0
11000	Sentinel Insurance Company Ltd	1	\$2,112,212	0.1%	99
24988	Sentry Insurance A Mutual Company	1	\$145,242	0.0%	1,435
23361	Shelter General Insurance Company	0	\$285,500	0.0%	0
23388	Shelter Mutual Insurance Company	48	\$155,193,212	7.0%	64
11126	Sompo America Insurance Company	0	\$827,666	0.0%	0
19216	Southern Insurance Company	0	\$8,415	0.0%	0
16047	Southern Pioneer Property & Casualty Insurance C	0	\$86,987	0.0%	0
24376	Spinnaker Insurance Company	0	\$60,563	0.0%	0
19070	Standard Fire Insurance Company	9	\$12,849,450	0.6%	146
42986	Standard Guaranty Insurance Company	1	\$14,594,649	0.7%	14
40045	Starnet Insurance Company	0	\$9,750	0.0%	0
25127	State Auto Property & Casualty Insurance Co	8	\$6,962,465	0.3%	239
25135	State Automobile Mutual Insurance Company	0	\$2,347,193	0.1%	0
25143	State Farm Fire & Casualty Company	217	\$525,238,020	23.7%	86
25180	Stillwater Insurance Company	3	\$3,233,546	0.1%	193
12866	T H E Insurance Company	0	\$10,050	0.0%	0
22683	Teachers Insurance Company	3	\$3,007,938	0.1%	208
42749	Traders Insurance Company	0	\$2,918	0.0%	0
27998	Travelers Home & Marine Insurance Company	33	\$45,578,035	2.1%	151
25658	Travelers Indemnity Company	0	\$396,708	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2014-2016	Average Annual Premium 2014-2016	Average Market Share	Complaint Index
25666	Travelers Indemnity Company Of America	1	\$1,344,818	0.1%	155
25682	Travelers Indemnity Company Of Connecticut	0	\$167,054	0.0%	0
25674	Travelers Prop Casualty Co of America	0	\$2,039	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$1,692,306	0.1%	0
27120	Trumbull Insurance Company	9	\$7,422,416	0.3%	253
29459	Twin City Fire Insurance Company	3	\$2,544,722	0.1%	246
21423	Union Insurance Company Of Providence	1	\$989,618	0.0%	211
13021	United Fire & Casualty Company	3	\$1,819,331	0.1%	344
17647	United Home Insurance Company	3	\$7,447,795	0.3%	84
25941	United Services Automobile Association	10	\$40,757,870	1.8%	51
10915	Unitrin Direct Property & Casualty Company	1	\$114,240	0.0%	1,824
25909	Unitrin Preferred Insurance Company	2	\$1,070,799	0.0%	389
25968	USAA Casualty Insurance Company	2	\$22,658,090	1.0%	18
18600	USAA General Indemnity Company	2	\$15,373,815	0.7%	27
20397	Vigilant Insurance Company	0	\$1,897,123	0.1%	0
15350	West Bend Mutual Insurance Company	0	\$3,502,820	0.2%	0
10030	Westchester Fire Insurance Company	0	\$641,120	0.0%	0
24112	Westfield Insurance Company	0	\$441,422	0.0%	0
39845	Westport Insurance Corporation	0	\$675,873	0.0%	0
26220	Yosemite Insurance Company	0	\$28,506	0.0%	0
<b>Total</b>		<b>1,064</b>	<b>\$2,217,741,091</b>	<b>100.0%</b>	<b>.</b>

A&H Insurance

Complaint Indices

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$6,727	0.0%	0
80985	4 Ever Life Insurance Company	1	\$4,136,217	0.1%	40
77879	5 Star Life Insurance Company	0	\$158	0.0%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	2	.	.	.
71854	AAA Life Insurance Company	0	\$1,428,955	0.0%	0
71471	Ability Insurance Company	1	\$2,803,127	0.0%	60
22667	Ace American Insurance Company	1	\$8,275,029	0.1%	20
20699	Ace Property & Casualty Insurance Company	1	\$277,623	0.0%	601
12278	Advantica Insurance Company	0	\$1,658,188	0.0%	0
33898	Aegis Security Insurance Company	0	\$20,780	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$10,941	0.0%	0
72052	Aetna Health Insurance Company	5	\$130,954	0.0%	6,375
60054	Aetna Life Insurance Company	33	\$184,291,569	2.6%	30
82406	All Savers Insurance Company	313	\$102,397,979	1.5%	510
90611	Allianz Life Insurance Co Of North America	5	\$5,038,337	0.1%	166
64190	Allianz Life Insurance Company Of New York	0	\$5,531	0.0%	0
60186	Allstate Life Insurance Company	0	\$505,007	0.0%	0
70874	Allstate Life Insurance Company Of New York	0	\$909	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$192,368	0.0%	0
19720	American Alternative Insurance Corporation	2	\$1,807,543	0.0%	185
10111	American Bankers Insurance Company Of FL	0	\$4,839	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$581,468	0.0%	0
12321	American Continental Insurance Company	1	\$7,005,143	0.1%	24
60380	American Family Life Assurance Co of Col.	18	\$96,434,984	1.4%	31
19275	American Family Mutual Insurance Company	0	\$7,171,598	0.1%	0
98736	American Federated Life Insurance Company	0	\$859,398	0.0%	0
60410	American Fidelity Assurance Company	2	\$13,970,391	0.2%	24
69337	American Financial Security Life Insurance Co	2	\$177,969	0.0%	1,876
60488	American General Life Insurance Co	11	\$5,138,054	0.1%	357
60518	American Health & Life Insurance Company	0	\$1,371,107	0.0%	0
60534	American Heritage Life Insurance Company	5	\$18,922,297	0.3%	44
19380	American Home Assurance Company	0	\$5,899	0.0%	0
60542	American Home Life Insurance Company	0	\$482	0.0%	0
60577	American Income Life Insurance Co	0	\$1,455,700	0.0%	0
65811	American Modern Life Insurance Company	0	\$1,521,755	0.0%	0
60739	American National Insurance Company	1	\$3,104,394	0.0%	54
71773	American National Life Ins Co Of TX	1	\$1,616,044	0.0%	103
80624	American Progressive Life & Health Insurance Co	0	\$8,452	0.0%	0
60801	American Public Life Insurance Company	0	\$416,089	0.0%	0
67679	American Republic Corp Insurance Company	0	\$6,000,653	0.1%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60836	American Republic Insurance Company	3	\$14,108,148	0.2%	36
88366	American Retirement Life Insurance Company	0	\$1,352,081	0.0%	0
42978	American Security Insurance Company	0	\$13,077	0.0%	0
17965	American Sentinel Insurance Company	0	\$8,658	0.0%	0
19704	American States Insurance Company	0	\$20,168	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$641,323	0.0%	0
60895	American United Life Insurance Company	0	\$831,583	0.0%	0
61999	Americo Financial Life & Annuity Insurance Co	0	\$1,948	0.0%	0
61301	Ameritas Life Insurance Corp	6	\$11,853,247	0.2%	85
27928	Amex Assurance Company	0	\$586,599	0.0%	0
28207	Anthem Insurance Companies Inc	0	\$24,739,383	0.4%	0
61069	Anthem Life Insurance Company	0	\$2,091,856	0.0%	0
11150	Arch Insurance Company	0	\$235,230	0.0%	0
11558	AssuranceAmerica Insurance Company	0	\$70,828	0.0%	0
56499	Assured Life Association	0	\$52,647	0.0%	0
71439	Assurity Life Insurance Company	1	\$1,919,782	0.0%	87
61492	Athene Annuity & Life Assurance Company	0	\$409,598	0.0%	0
61689	Athene Annuity & Life Company	0	\$16,283	0.0%	0
61093	Atlanta Life Insurance Company	0	\$1,163	0.0%	0
27154	Atlantic Specialty Insurance Company	3	\$584,972	0.0%	856
74900	Aurigen Reinsurance Company Of America	0	\$374	0.0%	0
84522	Auto Club Life Insurance Company	0	\$45,590	0.0%	0
61190	Auto Owners Life Insurance Company	1	\$362,326	0.0%	461
62944	AXA Equitable Life Insurance Company	0	\$386,337	0.0%	0
37273	Axis Insurance Company	1	\$1,509,865	0.0%	111
61212	Baltimore Life Insurance Company The	0	\$2,331	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$650	0.0%	0
61239	Bankers Fidelity Life Insurance Company	5	\$3,466,708	0.0%	241
61263	Bankers Life & Casualty Company	32	\$27,701,888	0.4%	193
38245	BCS Insurance Company	1	\$2,815,015	0.0%	59
64890	Berkley Life & Health Insurance Company	0	\$10,940,232	0.2%	0
71714	Berkshire Life Insurance Company Of America	0	\$5,551,471	0.1%	0
90638	Best Life & Health Insurance Company	8	\$947,259	0.0%	1,410
47171	Blue Cross & Blue Shield Of Kansas City	263	\$498,010,038	7.1%	88
61476	Boston Mutual Life Insurance Company	1	\$834,973	0.0%	200
87726	Brighthouse Life Insurance Company	2	\$1,582,680	0.0%	211
80659	Canada Life Assurance Company	0	\$60,914	0.0%	0
61573	Capital Reserve Life Insurance Company	0	\$14	0.0%	0
10472	Capitol Indemnity Corporation	0	\$1,948	0.0%	0
56030	Catholic Financial Life	0	\$909	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
57487	Catholic Order Of Foresters	0	\$19,873	0.0%	0
19518	Catlin Insurance Company Inc	0	\$787,556	0.0%	0
80799	Celtic Insurance Company	3	\$101,418	0.0%	4,939
61727	Central Reserve Life Insurance Company	0	\$116,248	0.0%	0
61735	Central Security Life Insurance Co	0	\$2,566	0.0%	0
61751	Central States Health & Life Co Of Omaha	1	\$2,500,646	0.0%	67
34274	Central States Indemnity Company Of Omaha	0	\$462,264	0.0%	0
61883	Central United Life Insurance Company	6	\$1,735,119	0.0%	577
80896	Centre Life Insurance Company	0	\$134,403	0.0%	0
62383	Centurion Life Insurance Company	0	\$25,843	0.0%	0
61832	Chesapeake Life Insurance Company The	4	\$3,911,346	0.1%	171
61859	Christian Fidelity Life Insurance Co	2	\$7,649,150	0.1%	44
71463	CICA Life Insurance Company Of America	0	\$200	0.0%	0
67369	CIGNA Health & Life Insurance Company	58	\$144,948,131	2.1%	67
64548	CIGNA Life Insurance Company of NY	0	\$154,868	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$70,492	0.0%	0
61921	Citizens Security Life Ins Co	0	\$2,639,498	0.0%	0
62626	CMFG Life Insurance Company	2	\$5,192,334	0.1%	64
62049	Colonial Life & Accident Insurance Company	6	\$12,550,599	0.2%	80
62065	Colonial Penn Life Insurance Company	5	\$9,910,828	0.1%	84
84786	Colorado Bankers Life Ins Co	1	\$2,919	0.0%	9,999
99937	Columbus Life Insurance Company	0	\$128	0.0%	0
62146	Combined Insurance Co Of America	2	\$20,409,438	0.3%	16
81426	Commercial Travelers Mutual Insurance Company	0	\$54,422	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$7,850	0.0%	0
77828	Companion Life Insurance Company	37	\$22,252,108	0.3%	278
60984	Compbenefits Insurance Company	2	\$1,049,006	0.0%	318
62308	Connecticut General Life Ins Co	3	\$7,701,306	0.1%	65
62359	Constitution Life Insurance Company	13	\$3,072,039	0.0%	707
71730	Continental American Insurance Company	6	\$10,037,073	0.1%	100
20443	Continental Casualty Company	25	\$7,316,101	0.1%	571
71404	Continental General Insurance Company	2	\$2,455,163	0.0%	136
68500	Continental Life Ins Co Of Brentwood TN	3	\$8,073,473	0.1%	62
62553	Country Life Insurance Company	0	\$994,171	0.0%	0
81973	Coventry Health & Life Insurance Company	1,045	\$871,966,960	12.5%	200
60040	Cox Health Systems Insurance Company	28	\$123,373,119	1.8%	38
56634	Croatian Fraternal Union Of America	0	\$552	0.0%	0
56138	CSA Fraternal Life	0	\$4,925	0.0%	0
71129	Dearborn National Life Insurance Company	2	\$2,185,330	0.0%	153
62634	Delaware American Life Insurance Company	0	\$5,857	0.0%	0



**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
73474	Dentegra Insurance Company	3	\$3,952,171	0.1%	127
62928	EMC National Life Company	0	\$170,848	0.0%	0
12747	Envision Insurance Company	0	\$619,437	0.0%	0
64149	Epic Life Insurance Company The	0	\$102,786	0.0%	0
62952	Equitable Life & Casualty Insurance Company	17	\$15,317,500	0.2%	185
26921	Everest Reinsurance Company	0	\$79,231	0.0%	0
70742	Family Benefit Life Insurance Company	0	\$2,277	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$6,027,029	0.1%	0
63053	Family Life Insurance Company	1	\$440,152	0.0%	379
63118	Farm Bureau Life Ins Co of MO	0	\$274,778	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$380	0.0%	0
63177	Farmers New World Life Insurance Company	0	\$528,005	0.0%	0
20281	Federal Insurance Company	0	\$3,991,579	0.1%	0
63223	Federal Life Insurance Company (mutual	0	\$1,554	0.0%	0
63258	Federated Life Insurance Company	1	\$677,786	0.0%	246
13935	Federated Mutual Insurance Company	6	\$41,780,330	0.6%	24
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$17,074	0.0%	0
71870	Fidelity Security Life Insurance Company	5	\$14,060,097	0.2%	59
69140	First Allmerica Financial Life Insurance Co	0	\$214	0.0%	0
64696	First Continental Life & Accident Insurance Co	1	\$2,660,424	0.0%	63
90328	First Health Life & Health Insurance Company	0	\$1,248,853	0.0%	0
91642	Forethought Life Insurance Company	0	\$318,016	0.0%	0
62324	Freedom Life Insurance Company Of America	10	\$2,538,909	0.0%	658
63665	General American Life Insurance Company	0	\$255,881	0.0%	0
65536	Genworth Life & Annuity Insurance Company	1	\$898,854	0.0%	186
70025	Genworth Life Insurance Company	14	\$50,416,976	0.7%	46
70939	Gerber Life Insurance Company	1	\$11,851,842	0.2%	14
91472	Globe Life & Accident Insurance Company	1	\$1,739,703	0.0%	96
62286	Golden Rule Insurance Company	78	\$93,170,486	1.3%	140
22063	Government Employees Insurance Co	0	\$550	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$644,623	0.0%	0
16691	Great American Insurance Company	1	\$7,508,645	0.1%	22
63312	Great American Life Insurance Company	0	\$312,362	0.0%	0
18694	Great Midwest Insurance Company	0	\$222,613	0.0%	0
90212	Great Southern Life Insurance Company	0	\$9,774	0.0%	0
80705	Great West Life Assurance Company	0	\$108,740	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$817,759	0.0%	0
64211	Guarantee Trust Life Insurance Company	17	\$12,777,540	0.2%	222
64238	Guaranty Income Life Insurance Company	0	\$42,871	0.0%	0
64246	Guardian Life Insurance Company Of America	25	\$66,730,173	1.0%	63

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70815	Hartford Life & Accident Insurance Company	12	\$43,064,946	0.6%	47
71153	Hartford Life & Annuity Insurance Company	0	\$29	0.0%	0
88072	Hartford Life Insurance Company	0	\$1,217,181	0.0%	0
92711	HCC Life Insurance Company	63	\$33,625,804	0.5%	313
70670	Health Care Service Corporation	0	\$1,941,611	0.0%	0
12902	Healthspring Life & Health Insurance Company	0	\$716,867	0.0%	0
78972	Healthy Alliance Life Insurance Company	887	\$1,488,623,495	21.3%	99
66214	Heartland National Life Insurance Company	6	\$2,457,825	0.0%	408
93440	HM Life Insurance Company	0	\$7,911,725	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$22,292	0.0%	0
73288	Humana Insurance Company	144	\$226,279,831	3.2%	106
70580	HumanaDental Insurance Company	20	\$12,738,966	0.2%	262
91693	IA American Life Insurance Company	0	\$215	0.0%	0
97764	IdeaLife Insurance Company	0	\$58,775	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,644,982	0.0%	0
35408	Imperium Insurance Company	0	\$222	0.0%	0
26581	Independence American Insurance Company	0	\$149,510	0.0%	0
58068	Independent Order Of Foresters The	0	\$70,852	0.0%	0
81779	Individual Assurance Company Life Health & Acc.	1	\$3,209,813	0.0%	52
10922	Insuremax Insurance Company	0	\$185	0.0%	0
29742	Integon National Insurance Company	0	\$1,256,355	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$195	0.0%	0
23647	Ironshore Indemnity Inc	0	\$103,109	0.0%	0
65056	Jackson National Life Insurance Company	1	\$897,656	0.0%	186
11630	Jefferson Insurance Company	0	\$238,917	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$46,341	0.0%	0
65080	John Alden Life Insurance Company	3	\$3,376,611	0.0%	148
93610	John Hancock Life & Health Insurance Company	7	\$37,583	0.0%	9,999
65838	John Hancock Life Insurance Company (usa	11	\$30,096,067	0.4%	61
60053	Kaiser Permanente Insurance Company	0	\$210,726	0.0%	0
65110	Kanawha Insurance Company	2	\$2,670,731	0.0%	125
65129	Kansas City Life Insurance Company	1	\$4,127,807	0.1%	40
58033	Knights Of Columbus	1	\$3,157,703	0.0%	53
65242	Lafayette Life Insurance Company The	0	\$413	0.0%	0
74799	Leaders Life Insurance Company	0	\$72,537	0.0%	0
65315	Liberty Life Assurance Company Of Boston	2	\$11,538,787	0.2%	29
65331	Liberty National Life Insurance Company	1	\$2,275,722	0.0%	73
65498	Life Insurance Company Of North America	13	\$35,735,870	0.5%	61
65528	Life Insurance Company Of The Southwest	0	\$248	0.0%	0
97691	Life Of The South Insurance Company	0	\$438,148	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
77720	LifeSecure Insurance Company	1	\$520,327	0.0%	321
99724	Lifeshield National Insurance Co	0	\$1,506	0.0%	0
65595	Lincoln Benefit Life Company	0	\$1,749,031	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$34,682	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$84,266	0.0%	0
65676	Lincoln National Life Insurance Company	17	\$25,336,883	0.4%	112
68446	Longevity Insurance Company	0	\$5,848	0.0%	0
65722	Loyal American Life Insurance Company	1	\$3,343,587	0.0%	50
65781	Madison National Life Insurance Company Inc	1	\$2,371,341	0.0%	70
61018	Magna Insurance Company	0	\$172,887	0.0%	0
65870	Manhattan Life Insurance Company	1	\$1,731,862	0.0%	96
67083	Manhattan National Life Insurance Company	0	\$182	0.0%	0
85561	MAPFRE Life Insurance Company	0	\$4,176	0.0%	0
38970	Markel Insurance Company	0	\$326,639	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$10,302,251	0.1%	0
69515	MedAmerica Insurance Company	0	\$1,073,712	0.0%	0
63762	Medco Containment Life Insurance Company	3	\$10,469,578	0.1%	48
79987	Medico Corp Life Insurance Company	1	\$60,861	0.0%	2,743
31119	Medico Insurance Company	3	\$5,623,165	0.1%	89
18750	Merit Health Insurance Company	0	\$285,559	0.0%	0
65951	Merit Life Insurance Co	1	\$1,683,280	0.0%	99
65978	Metropolitan Life Insurance Company	24	\$105,758,434	1.5%	38
66044	Midland National Life Insurance Company	0	\$1,272	0.0%	0
66087	Midwest National Life Insurance Company Of TN	4	\$1,023,495	0.0%	652
66168	Minnesota Life Insurance Company	0	\$9,129,514	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$2,710,137	0.0%	0
57541	Modern Woodmen Of America	0	\$601	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$247,252	0.0%	0
66370	MONY Life Insurance Company	0	\$302,587	0.0%	0
78077	MONY Life Insurance Company Of America	0	\$248	0.0%	0
80020	Mountain Life Insurance Company	0	\$59,770	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$54,455	0.0%	0
71412	Mutual Of Omaha Insurance Company	45	\$153,032,946	2.2%	49
66427	Mutual Trust Life Insurance Coy A Pan-America	0	\$2,843	0.0%	0
61409	National Benefit Life Insurance Company	0	\$23,034	0.0%	0
11991	National Casualty Company	0	\$38,642	0.0%	0
98205	National Foundation Life Insurance Company	4	\$150,015	0.0%	4,452
66583	National Guardian Life Insurance Company	1	\$6,744,065	0.1%	25
82538	National Health Insurance Company	1	\$825,806	0.0%	202
66680	National Life Insurance Company	0	\$116,739	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60593	National States Insurance Company-Liquidation-	3	.	.	.
87963	National Teachers Associates Life Insurance Co	0	\$2,083,097	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	3	\$8,995,116	0.1%	56
92657	Nationwide Life & Annuity Insurance Company	0	\$14,934	0.0%	0
66869	Nationwide Life Insurance Company	0	\$4,295,556	0.1%	0
23787	Nationwide Mutual Insurance Company	0	\$3,860,002	0.1%	0
91626	New England Life Insurance Company	0	\$103,268	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$78,015	0.0%	0
66915	New York Life Insurance Company	3	\$7,372,937	0.1%	68
66974	North American Company For Life & Health Ins.	0	\$288	0.0%	0
68349	North American Insurance Company	0	\$2,993,600	0.0%	0
21105	North River Insurance Company The	0	\$33,454	0.0%	0
69000	Northwestern Long Term Care Insurance Co	0	\$13,047,803	0.2%	0
67091	Northwestern Mutual Life Insurance Company	0	\$26,264,907	0.4%	0
89206	Ohio National Life Assurance Corporation	0	\$249,036	0.0%	0
67172	Ohio National Life Insurance Company The	0	\$152,091	0.0%	0
67199	Old American Insurance Company	0	\$21,363	0.0%	0
24147	Old Republic Insurance Company	0	\$27,327	0.0%	0
67261	Old Republic Life Insurance Company	0	\$217,663	0.0%	0
67326	Old Surety Life Insurance Company	0	\$12,289,120	0.2%	0
76007	Old United Life Insurance Company	0	\$25,817	0.0%	0
13100	Omaha Insurance Company	0	\$96,353	0.0%	0
12533	Opticare Of Utah Inc	0	\$35,507	0.0%	0
76112	Oxford Life Insurance Company	2	\$2,304,649	0.0%	145
67393	Ozark National Life Insurance Company	0	\$59,250	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$50,102	0.0%	0
67539	Pan-American Life Insurance Company	10	\$3,783,751	0.1%	441
11835	Partnerre America Insurance Company	0	\$3,984,122	0.1%	0
67598	Paul Revere Life Insurance Company	1	\$3,298,884	0.0%	51
93777	Pavonia Life Insurance Company Of MI	1	\$165,303	0.0%	1,010
67628	Pekin Life Insurance Company	0	\$569,621	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$52,395	0.0%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Revoked-</i>	2	.	.	.
67660	Pennsylvania Life Insurance Company	3	\$864,804	0.0%	579
67784	Philadelphia American Life Insurance Company	0	\$736,890	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$23,484	0.0%	0
67814	Phoenix Life Insurance Company	0	\$50,410	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,673,013	0.0%	0
80578	Physicians Mutual Insurance Company	6	\$6,901,375	0.1%	145
97152	Plateau Insurance Company	1	\$364,588	0.0%	458

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65919	Primerica Life Insurance Company	0	\$2,511	0.0%	0
61271	Principal Life Insurance Company	23	\$31,440,948	0.4%	122
68047	Professional Insurance Company	0	\$276,282	0.0%	0
68136	Protective Life Insurance Company	0	\$152,998	0.0%	0
67903	Provident American Life & Health Insurance Co	0	\$68,096	0.0%	0
68195	Provident Life & Accident Insurance Company	3	\$15,425,651	0.2%	32
68209	Provident Life & Casualty Insurance Company	0	\$220,451	0.0%	0
68241	Prudential Insurance Company Of America The	8	\$19,650,963	0.3%	68
71390	Puritan Life Insurance Company Of America	0	\$227,521	0.0%	0
68284	Pyramid Life Insurance Company	1	\$205,500	0.0%	812
39217	QBE Insurance Corporation	0	\$3,630,119	0.1%	0
68381	Reliance Standard Life Insurance Company	5	\$15,263,563	0.2%	55
61360	Reliastar Life Ins Co of NY	0	\$424,277	0.0%	0
67105	Reliastar Life Insurance Company	0	\$13,999,908	0.2%	0
61700	Renaissance Life & Health Insurance Co Of Am.	0	\$957,051	0.0%	0
68462	Reserve National Insurance Company	6	\$7,267,034	0.1%	138
65005	Riversource Life Insurance Company	1	\$5,103,416	0.1%	33
57657	Royal Neighbors Of America	0	\$229,487	0.0%	0
79014	SafeHealth Life Insurance Company	0	\$127	0.0%	0
60445	Sagicor Life Insurance Company	0	\$1,382	0.0%	0
93742	Securian Life Insurance Company	0	\$628,966	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$491	0.0%	0
69485	Security National Life Insurance Company	0	\$975	0.0%	0
76325	Senior Health Insurance Company of PA	2	\$2,883,845	0.0%	116
24988	Sentry Insurance A Mutual Company	0	\$39,200	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$73,259	0.0%	0
97241	Settlers Life Insurance Company	0	\$5,505	0.0%	0
65757	Shelter Life Insurance Company	0	\$3,049,513	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$69,974	0.0%	0
12575	Silverscript Insurance Company	0	\$102,166,359	1.5%	0
38776	Sirius America Insurance Company	0	\$3,628,315	0.1%	0
57673	Slovene National Benefit Society	0	\$155	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$55,187	0.0%	0
69019	Standard Insurance Company	6	\$29,657,306	0.4%	34
86355	Standard Life & Accident Insurance Company	5	\$2,688,930	0.0%	310
71706	Standard Life & Casualty Company	0	\$17,467	0.0%	0
69078	Standard Security Life Insurance Company Of NY	5	\$7,413,634	0.1%	113
68985	Starmount Life Insurance Company	0	\$524,732	0.0%	0
38318	Starr Indemnity & Liability Company	2	\$218,032	0.0%	1,531

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25178	State Farm Mutual Automobile Insurance Co	11	\$30,802,412	0.4%	60
69116	State Life Insurance Company	2	\$640,480	0.0%	521
69132	State Mutual Insurance Company	0	\$712,264	0.0%	0
89184	Sterling Investors Life Insurance Company	2	\$660,609	0.0%	505
77399	Sterling Life Insurance Company	14	\$5,099,499	0.1%	458
80926	Sun Life & Health Insurance Company (US	0	\$516,013	0.0%	0
80802	Sun Life Assurance Company Of Canada	3	\$34,428,849	0.5%	15
13175	Surency Life & Health Insurance Company	0	\$1,594,584	0.0%	0
68608	Symetra Life Insurance Company	1	\$7,312,594	0.1%	23
84549	Symphonix Health Insurance Inc	0	\$2,463,477	0.0%	0
69345	Teachers Insurance & Annuity Association Of Am.	0	\$312,829	0.0%	0
68357	The Reliable Life Insurance Company	1	\$325,670	0.0%	513
56006	The Travelers Protective Association Of America	0	\$25,554	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$10,922,890	0.2%	0
60142	TIAA-CREF Life Insurance Company	0	\$127,007	0.0%	0
69477	Time Insurance Company	39	\$38,027,650	0.5%	171
10952	Transamerica Casualty Insurance Company	0	\$36,714	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$71,900	0.0%	0
86231	Transamerica Life Insurance Company	36	\$54,851,306	0.8%	110
66281	Transamerica Premier Life Insurance Company	7	\$30,320,312	0.4%	39
92525	Truassure Insurance Company	1	\$352,327	0.0%	474
61425	Trustmark Insurance Company	2	\$2,605,319	0.0%	128
62863	Trustmark Life Insurance Company	2	\$4,023,696	0.1%	83
80314	Unicare Life & Health Insurance Company	0	\$41,973	0.0%	0
11121	Unified Life Insurance Company	2	\$881,858	0.0%	379
91529	Unimerica Insurance Company	2	\$9,984,318	0.1%	33
62596	Union Fidelity Life Insurance Company	0	\$498,560	0.0%	0
69744	Union Labor Life Insurance Company	0	\$1,815,447	0.0%	0
70408	Union Security Insurance Company	26	\$30,584,294	0.4%	142
92916	United American Insurance Company	7	\$11,418,203	0.2%	102
56383	United Commercial Travelers Of America	0	\$1,078,936	0.0%	0
62294	United Concordia Life & Health Ins Co	8	\$1,987,498	0.0%	672
79413	United Healthcare Insurance Company	384	\$1,077,386,173	15.4%	60
97179	United Healthcare Life Insurance Company	30	\$30,867,511	0.4%	162
63983	United Heritage Life Insurance Company	0	\$468	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	0	\$46,416	0.0%	0
69973	United Life Insurance Company	0	\$18,064	0.0%	0
92703	United National Life Ins Co of America	1	\$834,363	0.0%	200
69868	United Of Omaha Life Insurance Company	4	\$44,940,474	0.6%	15

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42129	United Security Assurance Company Of PA	1	\$1,314,010	0.0%	127
81108	United Security Health & Casualty Insurance Co	3	\$111,430	0.0%	4,495
21113	United States Fire Insurance Company	2	\$11,939,730	0.2%	28
70106	United States Life Insurance Co New York	0	\$1,396,341	0.0%	0
63479	United Teacher Associates Insurance Company	1	\$1,374,318	0.0%	121
72850	United World Life Insurance Company	1	\$2,865,894	0.0%	58
70130	Universal Guaranty Life Insurance Company	0	\$87	0.0%	0
62235	Unum Life Insurance Company Of America	19	\$57,648,093	0.8%	55
69663	USAA Life Insurance Company	0	\$3,525,884	0.1%	0
94358	Usable Life	2	\$2,098,954	0.0%	159
53953	Vision Benefits Of America	0	\$2,770,131	0.0%	0
32395	Vision Service Plan Insurance Company	0	\$70,717,627	1.0%	0
80942	Voya Insurance & Annuity Company	0	\$7,506	0.0%	0
70319	Washington National Insurance Company	15	\$19,592,504	0.3%	128
10155	Wellcare Prescription Insurance Inc	0	\$14,754,969	0.2%	0
25011	Wesco Insurance Company	0	\$163,300	0.0%	0
70483	Western & Southern Life Insurance Company	0	\$626,541	0.0%	0
57711	Western Catholic Union	0	\$654,238	0.0%	0
39845	Westport Insurance Corporation	0	\$3,216,766	0.0%	0
62413	Wilcac Life Insurance Company	0	\$23,386	0.0%	0
65900	Wilco Life Insurance Company	0	\$258,649	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$244	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$53,683	0.0%	0
71323	Zale Life Insurance Company	0	\$16,151	0.0%	0
16535	Zurich American Insurance Company	2	\$6,056,806	0.1%	55
90557	Zurich American Life Insurance Company	0	\$6,058	0.0%	0
<b>Total</b>		<b>4,186</b>	<b>\$6,988,750,705</b>	<b>100.0%</b>	<b>.</b>

Long Term Care Insurance

Complaint Indices



**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
35963	A F & L Insurance Company- <i>Suspended-</i>	2	.	.	.
71471	Ability Insurance Company	1	\$2,799,701	1.1%	44
60054	Aetna Life Insurance Company	0	\$258,855	0.1%	0
90611	Allianz Life Insurance Co Of North America	5	\$5,030,779	2.0%	123
64190	Allianz Life Insurance Company Of New York	0	\$5,531	0.0%	0
60186	Allstate Life Insurance Company	0	\$83,234	0.0%	0
60380	American Family Life Assurance Co of Col.	0	\$361,418	0.1%	0
19275	American Family Mutual Insurance Company	0	\$720,322	0.3%	0
60410	American Fidelity Assurance Company	0	\$455,700	0.2%	0
60488	American General Life Insurance Co	2	\$416,226	0.2%	595
60534	American Heritage Life Insurance Company	0	\$402,830	0.2%	0
80624	American Progressive Life & Health Insurance Co	0	\$752	0.0%	0
60836	American Republic Insurance Company	2	\$529,846	0.2%	467
71439	Assurity Life Insurance Company	0	\$73,757	0.0%	0
61190	Auto Owners Life Insurance Company	1	\$281,200	0.1%	440
61263	Bankers Life & Casualty Company	21	\$18,708,146	7.3%	139
38245	BCS Insurance Company	0	\$94	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$1,105,244	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$617,552	0.2%	0
87726	Brighthouse Life Insurance Company	1	\$1,472,937	0.6%	84
57487	Catholic Order Of Foresters	0	\$19,873	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$8,301	0.0%	0
61883	Central United Life Insurance Company	0	\$4,370	0.0%	0
61859	Christian Fidelity Life Insurance Co	2	\$177,382	0.1%	1,395
76236	Cincinnati Life Insurance Company The	0	\$28,080	0.0%	0
62626	CMFG Life Insurance Company	1	\$935,241	0.4%	132
62146	Combined Insurance Co Of America	0	\$24,123	0.0%	0
62308	Connecticut General Life Ins Co	1	\$25,876	0.0%	4,782
62359	Constitution Life Insurance Company	4	\$103,887	0.0%	4,764
20443	Continental Casualty Company	25	\$7,313,742	2.9%	423
71404	Continental General Insurance Company	2	\$942,763	0.4%	263
68500	Continental Life Ins Co Of Brentwood TN	1	\$112,001	0.0%	1,105
62553	Country Life Insurance Company	0	\$493,677	0.2%	0
62952	Equitable Life & Casualty Insurance Company	15	\$8,906,004	3.5%	208
63177	Farmers New World Life Insurance Company	0	\$233,586	0.1%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$10,075	0.0%	0
91642	Forethought Life Insurance Company	0	\$176,523	0.1%	0
65536	Genworth Life & Annuity Insurance Company	0	\$139,679	0.1%	0
70025	Genworth Life Insurance Company	12	\$50,382,199	19.7%	29
63312	Great American Life Insurance Company	0	\$99,381	0.0%	0

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
64211	Guarantee Trust Life Insurance Company	3	\$992,090	0.4%	374
64238	Guaranty Income Life Insurance Company	0	\$42,871	0.0%	0
88072	Hartford Life Insurance Company	0	\$4,048	0.0%	0
78972	Healthy Alliance Life Insurance Company	0	\$61,709	0.0%	0
65056	Jackson National Life Insurance Company	1	\$420,294	0.2%	294
65080	John Alden Life Insurance Company	1	\$436,064	0.2%	284
93610	John Hancock Life & Health Insurance Company	7	\$37,583	0.0%	9,999
65838	John Hancock Life Insurance Company (usa	11	\$30,029,191	11.7%	45
65110	Kanawha Insurance Company	0	\$578,772	0.2%	0
58033	Knights Of Columbus	1	\$3,119,365	1.2%	40
77720	LifeSecure Insurance Company	1	\$511,768	0.2%	242
65595	Lincoln Benefit Life Company	0	\$1,217,426	0.5%	0
65676	Lincoln National Life Insurance Company	1	\$107,431	0.0%	1,152
68446	Longevity Insurance Company	0	\$3,586	0.0%	0
65722	Loyal American Life Insurance Company	0	\$10,390	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,676,041	1.0%	0
69515	MedAmerica Insurance Company	0	\$1,073,712	0.4%	0
31119	Medico Insurance Company	0	\$5,712	0.0%	0
65978	Metropolitan Life Insurance Company	8	\$18,714,805	7.3%	53
66087	Midwest National Life Insurance Company Of TN	0	\$36,481	0.0%	0
66168	Minnesota Life Insurance Company	0	\$103,792	0.0%	0
66370	MONY Life Insurance Company	0	\$2,443	0.0%	0
71412	Mutual Of Omaha Insurance Company	11	\$8,555,818	3.3%	159
60593	National States Insurance Company-Liquidation-	3	.	.	.
92657	Nationwide Life & Annuity Insurance Company	0	\$14,934	0.0%	0
66915	New York Life Insurance Company	3	\$4,904,302	1.9%	76
69000	Northwestern Long Term Care Insurance Co	0	\$13,047,803	5.1%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Revoked-</i>	2	.	.	.
67660	Pennsylvania Life Insurance Company	2	\$233,748	0.1%	1,059
67784	Philadelphia American Life Insurance Company	0	\$52	0.0%	0
80578	Physicians Mutual Insurance Company	2	\$913,552	0.4%	271
61271	Principal Life Insurance Company	0	\$139,842	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$586,900	0.2%	0
68241	Prudential Insurance Company Of America The	4	\$5,591,102	2.2%	89
68284	Pyramid Life Insurance Company	0	\$67,018	0.0%	0
65005	Riversource Life Insurance Company	1	\$3,689,870	1.4%	34
76325	Senior Health Insurance Company of PA	2	\$2,883,845	1.1%	86
24988	Sentry Insurance A Mutual Company	0	\$18,896	0.0%	0
86355	Standard Life & Accident Insurance Company	1	\$47,805	0.0%	2,588
25178	State Farm Mutual Automobile Insurance Co	8	\$7,984,026	3.1%	124

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69116	State Life Insurance Company	2	\$640,480	0.3%	386
69132	State Mutual Insurance Company	0	\$34,684	0.0%	0
69345	Teachers Insurance & Annuity Association Of Am	0	\$312,829	0.1%	0
56014	Thrivent Financial For Lutherans	0	\$7,035,061	2.7%	0
60142	TIAA-CREF Life Insurance Company	0	\$127,007	0.0%	0
69477	Time Insurance Company	2	\$947,512	0.4%	261
86231	Transamerica Life Insurance Company	11	\$12,354,041	4.8%	110
66281	Transamerica Premier Life Insurance Company	1	\$4,008,610	1.6%	31
69744	Union Labor Life Insurance Company	0	\$3,532	0.0%	0
70408	Union Security Insurance Company	8	\$1,700,154	0.7%	582
92916	United American Insurance Company	3	\$535,260	0.2%	694
92703	United National Life Ins Co of America	0	\$27,554	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$1,851,277	0.7%	0
42129	United Security Assurance Company Of PA	1	\$1,306,395	0.5%	95
63479	United Teacher Associates Insurance Company	0	\$559,304	0.2%	0
62235	Unum Life Insurance Company Of America	8	\$11,581,503	4.5%	85
70319	Washington National Insurance Company	0	\$780,011	0.3%	0
57320	Woodmen Of The World Life Insurance Society	0	\$14,282	0.0%	0
<b>Total</b>		<b>207</b>	<b>\$256,145,469</b>	<b>100.0%</b>	<b>.</b>

Medicare Supplement Insurance

Complaint Indices

**Medicare Supplement Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$6,238	0.0%	0
71471	Ability Insurance Company	0	\$3,426	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$10,941	0.0%	0
60054	Aetna Life Insurance Company	1	\$56	0.0%	9,999
90611	Allianz Life Insurance Co Of North America	0	\$4,249	0.0%	0
12321	American Continental Insurance Company	0	\$7,005,143	1.0%	0
60380	American Family Life Assurance Co of Col.	1	\$1,313,447	0.2%	356
19275	American Family Mutual Insurance Company	0	\$6,662,157	0.9%	0
60488	American General Life Insurance Co	0	\$60,765	0.0%	0
60577	American Income Life Insurance Co	0	\$1,823	0.0%	0
60739	American National Insurance Company	1	\$7,018	0.0%	9,999
71773	American National Life Ins Co Of TX	1	\$1,255,208	0.2%	373
80624	American Progressive Life & Health Insurance Co	0	\$7,691	0.0%	0
67679	American Republic Corp Insurance Company	0	\$6,000,653	0.9%	0
60836	American Republic Insurance Company	1	\$13,178,690	1.9%	36
88366	American Retirement Life Insurance Company	0	\$1,352,081	0.2%	0
56499	Assured Life Association	0	\$52,647	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$7,759	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$650	0.0%	0
61239	Bankers Fidelity Life Insurance Company	3	\$3,308,975	0.5%	424
61263	Bankers Life & Casualty Company	5	\$8,303,174	1.2%	282
47171	Blue Cross & Blue Shield Of Kansas City	2	\$40,527,839	5.8%	23
87726	Brighthouse Life Insurance Company	0	\$2,614	0.0%	0
80799	Celtic Insurance Company	0	\$64,674	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$115,200	0.0%	0
61735	Central Security Life Insurance Co	0	\$1,337	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$379,183	0.1%	0
61883	Central United Life Insurance Company	0	\$2,469	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$7,471,769	1.1%	0
62065	Colonial Penn Life Insurance Company	4	\$9,907,669	1.4%	189
62146	Combined Insurance Co Of America	0	\$3,339,221	0.5%	0
77828	Companion Life Insurance Company	0	\$443,399	0.1%	0
62308	Connecticut General Life Ins Co	0	\$6,591	0.0%	0
62359	Constitution Life Insurance Company	5	\$2,564,293	0.4%	913
71404	Continental General Insurance Company	0	\$1,289,074	0.2%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$5,904,143	0.8%	79
62553	Country Life Insurance Company	0	\$220,575	0.0%	0
56138	CSA Fraternal Life	0	\$4,925	0.0%	0
62952	Equitable Life & Casualty Insurance Company	2	\$4,865,454	0.7%	192

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
63053	Family Life Insurance Company	0	\$359,153	0.1%	0
90328	First Health Life & Health Insurance Company	0	\$817,382	0.1%	0
91642	Forethought Life Insurance Company	0	\$141,492	0.0%	0
65536	Genworth Life & Annuity Insurance Company	1	\$757,168	0.1%	618
70025	Genworth Life Insurance Company	1	\$34,777	0.0%	9,999
70939	Gerber Life Insurance Company	0	\$1,099,938	0.2%	0
91472	Globe Life & Accident Insurance Company	1	\$1,165,763	0.2%	402
62286	Golden Rule Insurance Company	1	\$2,095,347	0.3%	223
63967	Government Personnel Mutual Life Insurance Co	0	\$644,623	0.1%	0
63312	Great American Life Insurance Company	0	\$212,940	0.0%	0
64211	Guarantee Trust Life Insurance Company	0	\$137,728	0.0%	0
70815	Hartford Life & Accident Insurance Company	1	\$3,072,560	0.4%	152
88072	Hartford Life Insurance Company	0	\$250,311	0.0%	0
70670	Health Care Service Corporation	0	\$1,678,306	0.2%	0
78972	Healthy Alliance Life Insurance Company	18	\$89,898,053	12.8%	94
66214	Heartland National Life Insurance Company	6	\$1,885,339	0.3%	1,490
73288	Humana Insurance Company	6	\$11,401,426	1.6%	246
97764	IdeaLife Insurance Company	0	\$58,775	0.0%	0
81779	Individual Assurance Company Life Health & Acc.	1	\$2,967,256	0.4%	158
65056	Jackson National Life Insurance Company	0	\$41,942	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$42,164	0.0%	0
65110	Kanawha Insurance Company	0	\$219,730	0.0%	0
65129	Kansas City Life Insurance Company	0	\$3,484	0.0%	0
65331	Liberty National Life Insurance Company	0	\$33,072	0.0%	0
77720	LifeSecure Insurance Company	0	\$772	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$28,570	0.0%	0
68446	Longevity Insurance Company	0	\$2,262	0.0%	0
65722	Loyal American Life Insurance Company	0	\$2,451,173	0.3%	0
65870	Manhattan Life Insurance Company	0	\$1,731,393	0.2%	0
79987	Medico Corp Life Insurance Company	0	\$58,822	0.0%	0
31119	Medico Insurance Company	1	\$3,353,736	0.5%	140
71412	Mutual Of Omaha Insurance Company	27	\$138,319,588	19.7%	91
61409	National Benefit Life Insurance Company	0	\$485	0.0%	0
98205	National Foundation Life Insurance Company	0	\$1,897	0.0%	0
82538	National Health Insurance Company	0	\$688	0.0%	0
66869	Nationwide Life Insurance Company	0	\$5,872	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$67,601	0.0%	0
66915	New York Life Insurance Company	0	\$138,448	0.0%	0
68349	North American Insurance Company	0	\$2,993,600	0.4%	0
67199	Old American Insurance Company	0	\$1,545	0.0%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
67326	Old Surety Life Insurance Company	0	\$12,264,103	1.7%	0
13100	Omaha Insurance Company	0	\$96,353	0.0%	0
76112	Oxford Life Insurance Company	2	\$2,304,649	0.3%	406
70785	Pacificare Life & Health Insurance Company	0	\$50,102	0.0%	0
67628	Pekin Life Insurance Company	0	\$207,790	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$95,824	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$1,529	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,673,013	0.2%	0
80578	Physicians Mutual Insurance Company	1	\$3,403,598	0.5%	138
61271	Principal Life Insurance Company	0	\$1,700,051	0.2%	0
67903	Provident American Life & Health Insurance Co	0	\$68,096	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$227,307	0.0%	0
68284	Pyramid Life Insurance Company	1	\$101,091	0.0%	4,630
68462	Reserve National Insurance Company	0	\$2,712,737	0.4%	0
57657	Royal Neighbors Of America	0	\$229,487	0.0%	0
65757	Shelter Life Insurance Company	0	\$259,502	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$69,974	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$1,525,329	0.2%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,557,833	1.5%	44
69132	State Mutual Insurance Company	0	\$292,703	0.0%	0
89184	Sterling Investors Life Insurance Company	1	\$228,609	0.0%	2,047
77399	Sterling Life Insurance Company	11	\$4,839,949	0.7%	1,064
56014	Thrivent Financial For Lutherans	0	\$2,937,471	0.4%	0
70688	Transamerica Financial Life Ins Co	0	\$2,877	0.0%	0
86231	Transamerica Life Insurance Company	13	\$29,653,416	4.2%	205
66281	Transamerica Premier Life Insurance Company	3	\$16,411,427	2.3%	86
61425	Trustmark Insurance Company	0	\$16,238	0.0%	0
62863	Trustmark Life Insurance Company	0	\$1	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$10,305	0.0%	0
11121	Unified Life Insurance Company	0	\$49,846	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$20,652	0.0%	0
69744	Union Labor Life Insurance Company	0	\$14,415	0.0%	0
92916	United American Insurance Company	2	\$3,285,465	0.5%	285
56383	United Commercial Travelers Of America	0	\$820,079	0.1%	0
79413	United Healthcare Insurance Company	16	\$168,486,750	24.0%	44
92703	United National Life Ins Co of America	1	\$517,507	0.1%	904
69868	United Of Omaha Life Insurance Company	4	\$33,497,901	4.8%	56
63479	United Teacher Associates Insurance Company	0	\$510,285	0.1%	0
72850	United World Life Insurance Company	1	\$2,865,894	0.4%	163
69663	USAA Life Insurance Company	0	\$3,460,005	0.5%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70319	Washington National Insurance Company	2	\$2,127,478	0.3%	440
57711	Western Catholic Union	0	\$654,238	0.1%	0
65900	Wilco Life Insurance Company	0	\$29,335	0.0%	0
<b>Total</b>		<b>150</b>	<b>\$702,109,617</b>	<b>100.0%</b>	<b>.</b>



Life Insurance & Annuities

Complaint Indices

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
80985	4 Ever Life Insurance Company	0	\$149,817	0.0%	0
77879	5 Star Life Insurance Company	4	\$2,991,267	0.0%	1,110
71854	AAA Life Insurance Company	1	\$7,919,950	0.1%	105
71471	Ability Insurance Company	0	\$205	0.0%	0
62200	Accordia Life & Annuity Company	6	\$628,250	0.0%	7,927
60054	Aetna Life Insurance Company	1	\$7,108,883	0.1%	117
90611	Allianz Life Insurance Co Of North America	11	\$214,313,037	2.2%	43
64190	Allianz Life Insurance Company Of New York	0	\$2,271	0.0%	0
70866	Allstate Assurance Company	1	\$253,773	0.0%	3,271
60186	Allstate Life Insurance Company	10	\$5,299,800	0.1%	1,566
70874	Allstate Life Insurance Company Of New York	0	\$39,482	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$224,278	0.0%	0
68594	American Amicable Life Insurance Co of TX	1	\$1,583,675	0.0%	524
60275	American Bankers Life Assurance Of Florida	0	\$476,448	0.0%	0
66001	American Benefit Life Insurance Company	0	\$43,052	0.0%	0
12321	American Continental Insurance Company	2	\$1,115,489	0.0%	1,488
92738	American Equity Investment Life Ins Co	2	\$145,481,062	1.5%	11
60380	American Family Life Assurance Co of Col.	3	\$3,525,049	0.0%	706
60399	American Family Life Insurance Company	6	\$49,894,437	0.5%	100
98736	American Federated Life Insurance Company	0	\$552,867	0.0%	0
60410	American Fidelity Assurance Company	1	\$4,917,513	0.1%	169
60429	American Fidelity Life Insurance Company	0	\$265,046	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$5,992	0.0%	0
60488	American General Life Insurance Co	75	\$1,032,075,890	10.6%	60
60518	American Health & Life Insurance Company	7	\$2,068,272	0.0%	2,809
60534	American Heritage Life Insurance Company	4	\$6,842,826	0.1%	485
60542	American Home Life Insurance Company	1	\$1,645,105	0.0%	505
60577	American Income Life Insurance Co	7	\$12,648,080	0.1%	459
67253	American Life & Security Corp	0	\$153,972	0.0%	0
67989	American Memorial Life Insurance Company	2	\$7,502,286	0.1%	221
65811	American Modern Life Insurance Company	1	\$2,135,055	0.0%	389
60739	American National Insurance Company	10	\$34,998,562	0.4%	237
71773	American National Life Ins Co Of TX	0	\$133,106	0.0%	0
80624	American Progressive Life & Health Insurance Co	0	\$8,255	0.0%	0
60801	American Public Life Insurance Company	0	\$14,429	0.0%	0
67679	American Republic Corp Insurance Company	0	\$256	0.0%	0
60836	American Republic Insurance Company	1	\$1,036,726	0.0%	801
88366	American Retirement Life Insurance Company	0	\$950	0.0%	0
92649	American Underwriters Life Insurance Company	1	\$3,045,495	0.0%	273
60895	American United Life Insurance Company	0	\$122,370,701	1.3%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
61999	Americo Financial Life & Annuity Insurance Co	5	\$12,592,151	0.1%	330
61301	Ameritas Life Insurance Corp	1	\$57,366,705	0.6%	14
72222	AMICA Life Insurance Company	0	\$249,762	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$507,786	0.0%	0
61069	Anthem Life Insurance Company	1	\$8,031,360	0.1%	103
56499	Assured Life Association	0	\$14,432	0.0%	0
71439	Assurity Life Insurance Company	2	\$3,546,488	0.0%	468
61492	Athene Annuity & Life Assurance Company	10	\$9,140,502	0.1%	908
68039	Athene Annuity & Life Assurance Co Of NY	1	\$178,512	0.0%	4,650
61689	Athene Annuity & Life Company	43	\$92,712,298	1.0%	385
61093	Atlanta Life Insurance Company	5	\$37,509	0.0%	9,999
61115	Atlantic Coast Life Insurance Company	0	\$16,667	0.0%	0
74900	Aurigen Reinsurance Company Of America	0	\$681	0.0%	0
61182	Aurora National Life Assurance Company	1	\$220,450	0.0%	3,765
84522	Auto Club Life Insurance Company	0	\$36,740	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$4,065,981	0.0%	0
62880	AXA Equitable Life & Annuity Company	0	\$429,007	0.0%	0
62944	AXA Equitable Life Insurance Company	10	\$124,324,514	1.3%	67
61212	Baltimore Life Insurance Company The	1	\$789,172	0.0%	1,052
61239	Bankers Fidelity Life Insurance Company	0	\$41,616	0.0%	0
61263	Bankers Life & Casualty Company	20	\$23,074,855	0.2%	719
81043	Bankers Life Insurance Company	0	\$1,818,204	0.0%	0
94250	Banner Life Insurance Company	3	\$19,722,295	0.2%	126
61395	Beneficial Life Insurance Company	0	\$141,708	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$14,248	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$823,706,568	8.5%	0
71714	Berkshire Life Insurance Company Of America	0	\$43,099	0.0%	0
90638	Best Life & Health Insurance Company	0	\$173	0.0%	0
61476	Boston Mutual Life Insurance Company	2	\$5,836,308	0.1%	284
87726	Brighthouse Life Insurance Company	3	\$126,146,625	1.3%	20
93432	C M Life Insurance Company	1	\$12,440,061	0.1%	67
80659	Canada Life Assurance Company	1	\$1,341,748	0.0%	619
61573	Capital Reserve Life Insurance Company	5	\$173,484	0.0%	9,999
61581	Capitol Life Insurance Company	1	\$2,458,610	0.0%	338
56030	Catholic Financial Life	0	\$541,089	0.0%	0
57770	Catholic Holy Family Society	0	\$3,941,616	0.0%	0
57487	Catholic Order Of Foresters	0	\$124,048	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$33,932	0.0%	0
61735	Central Security Life Insurance Co	6	\$335,869	0.0%	9,999
61751	Central States Health & Life Co Of Omaha	2	\$4,640,439	0.0%	358

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
61883	Central United Life Insurance Company	0	\$78,828	0.0%	0
62383	Centurion Life Insurance Company	1	\$12,421	0.0%	9,999
61832	Chesapeake Life Insurance Company The	1	\$1,041,377	0.0%	797
61859	Christian Fidelity Life Insurance Co	1	\$376,270	0.0%	2,206
61875	Church Life Insurance Corporation	0	\$296,296	0.0%	0
71463	CICA Life Insurance Company Of America	1	\$904,709	0.0%	917
67369	CIGNA Health & Life Insurance Company	0	\$2,538	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$8,717,177	0.1%	0
61921	Citizens Security Life Ins Co	0	\$119,384	0.0%	0
86371	Clover Insurance Company	0	\$24,858	0.0%	0
62626	CMFG Life Insurance Company	5	\$25,147,274	0.3%	165
62049	Colonial Life & Accident Insurance Company	2	\$3,112,228	0.0%	533
62065	Colonial Penn Life Insurance Company	6	\$4,238,883	0.0%	1,175
84786	Colorado Bankers Life Ins Co	1	\$1,666,175	0.0%	498
76023	Columbian Life Insurance Company	4	\$3,635,659	0.0%	913
62103	Columbian Mutual Life Insurance Co	0	\$163,230	0.0%	0
99937	Columbus Life Insurance Company	4	\$24,150,187	0.2%	137
62146	Combined Insurance Co Of America	4	\$1,543,878	0.0%	2,151
84824	Commonwealth Annuity & Life Insurance Co	0	\$2,076,927	0.0%	0
77828	Companion Life Insurance Company	0	\$244,180	0.0%	0
60984	Compbenefits Insurance Company	0	\$6,057	0.0%	0
62308	Connecticut General Life Ins Co	4	\$4,326,914	0.0%	767
62359	Constitution Life Insurance Company	5	\$709,978	0.0%	5,846
71730	Continental American Insurance Company	0	\$198,111	0.0%	0
71404	Continental General Insurance Company	2	\$346,048	0.0%	4,797
68500	Continental Life Ins Co Of Brentwood TN	0	\$382,743	0.0%	0
94218	Country Investors Life Assurance Company	1	\$1,464,084	0.0%	567
62553	Country Life Insurance Company	0	\$6,646,666	0.1%	0
56634	Croatian Fraternal Union Of America	0	\$32,428	0.0%	0
56138	CSA Fraternal Life	0	\$65,412	0.0%	0
82880	CSI Life Insurance Company	0	\$2,630	0.0%	0
71129	Dearborn National Life Insurance Company	1	\$4,632,002	0.0%	179
57088	Degree Of Honor Protective Assoc	0	\$237,976	0.0%	0
62634	Delaware American Life Insurance Company	0	\$1,659	0.0%	0
79065	Delaware Life Insurance Company	2	\$24,431,402	0.3%	68
97705	Direct General Life Insurance Company	0	\$64,402	0.0%	0
13183	Eagle Life Insurance Company	0	\$2,260,628	0.0%	0
84174	ELCO Mutual Life & Annuity	0	\$11,035,565	0.1%	0
62928	EMC National Life Company	0	\$4,077,980	0.0%	0
64149	Epic Life Insurance Company The	0	\$18,310	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
62952	Equitable Life & Casualty Insurance Company	0	\$948,414	0.0%	0
62510	Equitrust Life Insurance Company	1	\$48,762,237	0.5%	17
70742	Family Benefit Life Insurance Company	0	\$1,265,080	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$43,735	0.0%	0
63053	Family Life Insurance Company	1	\$640,690	0.0%	1,296
74004	Family Service Life Insurance Company	0	\$16	0.0%	0
63118	Farm Bureau Life Ins Co of MO	1	\$43,471,208	0.4%	19
63177	Farmers New World Life Insurance Company	8	\$25,029,796	0.3%	265
63223	Federal Life Insurance Company (mutual	0	\$120,610	0.0%	0
63258	Federated Life Insurance Company	0	\$9,530,867	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	7	\$84,166,781	0.9%	69
93696	Fidelity Investments Life Insurance Company	1	\$19,653,142	0.2%	42
63290	Fidelity Life Association A Legal Reserve Life Ins	1	\$2,454,681	0.0%	338
71870	Fidelity Security Life Insurance Company	1	\$8,425,402	0.1%	99
69140	First Allmerica Financial Life Insurance Co	0	\$158,022	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$23,773,854	0.2%	0
56332	First Catholic Slovak Ladies Association Of The	0	\$108,392	0.0%	0
56340	First Catholic Slovak Union Of The United States	0	\$120,550	0.0%	0
84034	First Guaranty Insurance Company	0	\$288,943	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$6,973	0.0%	0
67652	First Penn-pacific Life Insurance Company	0	\$2,384,218	0.0%	0
63495	Foresters Life Insurance & Annuity Company	0	\$744,993	0.0%	0
91642	Forethought Life Insurance Company	1	\$89,657,447	0.9%	9
62324	Freedom Life Insurance Company Of America	0	\$236,956	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$2,404,018	0.0%	0
63657	Garden State Life Insurance Company	0	\$405,298	0.0%	0
56685	GBU Financial Life	0	\$2,700,305	0.0%	0
63665	General American Life Insurance Company	21	\$21,851,211	0.2%	798
65536	Genworth Life & Annuity Insurance Company	7	\$39,943,159	0.4%	145
70025	Genworth Life Insurance Company	0	\$15,139,563	0.2%	0
70939	Gerber Life Insurance Company	4	\$7,216,834	0.1%	460
56154	Gleaner Life Insurance Society	0	\$247,595	0.0%	0
91472	Globe Life & Accident Insurance Company	55	\$18,149,885	0.2%	2,515
62286	Golden Rule Insurance Company	1	\$1,611,088	0.0%	515
63967	Government Personnel Mutual Life Insurance Co	0	\$514,718	0.0%	0
71218	Grange Life Insurance Company	0	\$142,106	0.0%	0
63312	Great American Life Insurance Company	1	\$262,760,178	2.7%	3
90212	Great Southern Life Insurance Company	1	\$959,530	0.0%	865
80705	Great West Life Assurance Company	0	\$312,506	0.0%	0
71480	Great Western Insurance Company	0	\$1,178,501	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68322	Great-West Life & Annuity Insurance Company	1	\$150,768,456	1.5%	6
64211	Guarantee Trust Life Insurance Company	3	\$549,831	0.0%	4,529
64238	Guaranty Income Life Insurance Company	0	\$805,069	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$10,647,372	0.1%	0
64246	Guardian Life Insurance Company Of America	3	\$32,023,286	0.3%	78
83607	Guggenheim Life & Annuity Company	0	\$13,583,307	0.1%	0
70815	Hartford Life & Accident Insurance Company	12	\$33,136,423	0.3%	301
71153	Hartford Life & Annuity Insurance Company	8	\$40,883,883	0.4%	162
88072	Hartford Life Insurance Company	3	\$5,212,922	0.1%	478
92711	HCC Life Insurance Company	0	\$7,241	0.0%	0
66214	Heartland National Life Insurance Company	0	\$8,711	0.0%	0
64505	Homesteaders Life Company	1	\$5,143,624	0.1%	161
64513	Horace Mann Life Insurance Company	1	\$5,148,994	0.1%	161
73288	Humana Insurance Company	2	\$2,788,074	0.0%	595
70580	HumanaDental Insurance Company	0	\$58,413	0.0%	0
91693	IA American Life Insurance Company	0	\$20,796	0.0%	0
97764	IdeaLife Insurance Company	0	\$30,696	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,514,948	0.0%	0
58068	Independent Order Of Foresters The	5	\$6,278,799	0.1%	661
81779	Individual Assurance Company Life Health & Acc	0	\$1,076,280	0.0%	0
14406	Industrial Alliance Insurance & Financial Service	0	\$35,303	0.0%	0
74780	Integrity Life Insurance Company	0	\$11,579,965	0.1%	0
64831	Intramercia Life Insurance Company	0	\$124	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$54,705	0.0%	0
63487	Investors Life Insurance Co Of North America	3	\$387,693	0.0%	6,423
65056	Jackson National Life Insurance Company	49	\$394,983,403	4.1%	103
64017	Jefferson National Life Insurance Company	1	\$17,728,414	0.2%	47
65080	John Alden Life Insurance Company	0	\$158,997	0.0%	0
93610	John Hancock Life & Health Insurance Company	1	\$20,336	0.0%	9,999
65838	John Hancock Life Insurance Company (usa	13	\$61,250,551	0.6%	176
65110	Kanawha Insurance Company	1	\$790,896	0.0%	1,049
65129	Kansas City Life Insurance Company	3	\$19,887,414	0.2%	125
58033	Knights Of Columbus	11	\$30,316,525	0.3%	301
65242	Lafayette Life Insurance Company The	0	\$25,592,674	0.3%	0
82252	Landmark Life Insurance Company	0	\$158,883	0.0%	0
74799	Leaders Life Insurance Company	0	\$111,144	0.0%	0
71595	Lewer Life Insurance Company	0	\$345	0.0%	0
65315	Liberty Life Assurance Company Of Boston	1	\$18,867,136	0.2%	44
65331	Liberty National Life Insurance Company	1	\$5,844,621	0.1%	142
65498	Life Insurance Company Of North America	6	\$25,638,445	0.3%	194

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65528	Life Insurance Company Of The Southwest	2	\$6,199,621	0.1%	268
97691	Life Of The South Insurance Company	0	\$319,564	0.0%	0
77720	LifeSecure Insurance Company	0	\$49,281	0.0%	0
99724	Lifeshield National Insurance Co	0	\$17,130	0.0%	0
65595	Lincoln Benefit Life Company	5	\$14,792,054	0.2%	281
65927	Lincoln Heritage Life Insurance Company	5	\$6,241,132	0.1%	665
62057	Lincoln Life & Annuity Company Of New York	0	\$519,916	0.0%	0
65676	Lincoln National Life Insurance Company	20	\$355,243,425	3.6%	47
60232	Lombard International Life Assurance Company	0	\$10,663,163	0.1%	0
68446	Longevity Insurance Company	0	\$3,501	0.0%	0
65722	Loyal American Life Insurance Company	2	\$164,503	0.0%	9,999
56758	Loyal Christian Benefit Association	0	\$12,762	0.0%	0
73504	Lumico Life Insurance Company	0	\$181,132	0.0%	0
65781	Madison National Life Insurance Company Inc	0	\$1,147,945	0.0%	0
65870	Manhattan Life Insurance Company	0	\$1,896,916	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$651,683	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	2	\$152,345,752	1.6%	11
31119	Medico Insurance Company	0	\$73,438	0.0%	0
86126	Members Life Insurance Company	0	\$10,263,384	0.1%	0
65951	Merit Life Insurance Co	1	\$3,141,892	0.0%	264
65978	Metropolitan Life Insurance Company	50	\$217,693,508	2.2%	191
97136	Metropolitan Tower Life Insurance Company	2	\$2,136,393	0.0%	777
66044	Midland National Life Insurance Company	14	\$47,259,637	0.5%	246
66087	Midwest National Life Insurance Company Of TN	2	\$333,627	0.0%	4,976
66109	Midwestern United Life Insurance Company	0	\$35,747	0.0%	0
66168	Minnesota Life Insurance Company	7	\$117,303,986	1.2%	50
76040	Missouri Valley Life & Health Insurance Co	0	\$774,881	0.0%	0
70416	MML Bay State Life Insurance Company	0	\$664,260	0.0%	0
57541	Modern Woodmen Of America	3	\$33,915,568	0.3%	73
81442	Monitor Life Insurance Company Of New York	0	\$5,689	0.0%	0
66370	MONY Life Insurance Company	1	\$1,887,578	0.0%	440
78077	MONY Life Insurance Company Of America	0	\$4,913,489	0.1%	0
66311	Motorists Life Insurance Company	0	\$10,369	0.0%	0
80020	Mountain Life Insurance Company	0	\$252,891	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$1,174,882	0.0%	0
66427	Mutual Trust Life Insurance Co A Pan-America	0	\$2,174,585	0.0%	0
61409	National Benefit Life Insurance Company	0	\$521,815	0.0%	0
57568	National Catholic Society Of Foresters	0	\$87,315	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$105,522	0.0%	0
98205	National Foundation Life Insurance Company	0	\$248	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
66583	National Guardian Life Insurance Company	5	\$11,996,405	0.1%	346
82538	National Health Insurance Company	0	\$498	0.0%	0
66680	National Life Insurance Company	1	\$5,061,855	0.1%	164
87963	National Teachers Associates Life Insurance Co	1	\$287,698	0.0%	2,885
66850	National Western Life Insurance Company	1	\$28,217,373	0.3%	29
92657	Nationwide Life & Annuity Insurance Company	0	\$15,099,319	0.2%	0
66869	Nationwide Life Insurance Company	1	\$24,959,952	0.3%	33
91626	New England Life Insurance Company	2	\$4,415,614	0.0%	376
91596	New York Life Insurance & Annuity Corporation	2	\$286,174,946	2.9%	6
66915	New York Life Insurance Company	21	\$83,629,259	0.9%	208
66974	North American Company For Life & Health Ins	4	\$52,936,452	0.5%	63
67032	North Carolina Mutual Life Ins Co- <i>Suspended</i>	4	.	.	.
67091	Northwestern Mutual Life Insurance Company	5	\$299,443,465	3.1%	14
81353	NYLife Insurance Company Of Arizona	0	\$913,299	0.0%	0
67148	Occidental Life Insurance Company Of NC	0	\$463,490	0.0%	0
89206	Ohio National Life Assurance Corporation	1	\$14,678,487	0.2%	57
67172	Ohio National Life Insurance Company The	2	\$48,006,713	0.5%	35
67180	Ohio State Life Insurance Company The	3	\$755,199	0.0%	3,297
67199	Old American Insurance Company	3	\$5,407,831	0.1%	460
67261	Old Republic Life Insurance Company	0	\$251,560	0.0%	0
67326	Old Surety Life Insurance Company	0	\$3,125	0.0%	0
76007	Old United Life Insurance Company	0	\$54,505	0.0%	0
69647	Optum Insurance Of Ohio Inc	0	\$7,944	0.0%	0
76112	Oxford Life Insurance Company	2	\$3,945,105	0.0%	421
67393	Ozark National Life Insurance Company	4	\$18,976,595	0.2%	175
64343	Pacific Guardian Life Insurance Company Ltd	0	\$10,443	0.0%	0
97268	Pacific Life & Annuity Company	0	\$2,013,206	0.0%	0
67466	Pacific Life Insurance Company	3	\$254,190,175	2.6%	10
93459	Pan American Assurance Company	0	\$257,380	0.0%	0
67539	Pan-American Life Insurance Company	0	\$52,969	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$1,449	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$21,617	0.0%	0
93777	Pavonia Life Insurance Company Of MI	4	\$890,917	0.0%	3,727
67628	Pekin Life Insurance Company	1	\$1,830,369	0.0%	453
93262	Penn Insurance & Annuity Company The	0	\$2,586,964	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$8,107,278	0.1%	0
67660	Pennsylvania Life Insurance Company	2	\$743,905	0.0%	2,232
90247	Pharmacists Life Insurance Company, The	0	\$232,899	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$338,179	0.0%	0
93548	PHL Variable Insurance Company	1	\$14,661,966	0.2%	57



**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
93734	Phoenix Life & Annuity Company	1	\$302,763	0.0%	2,742
67814	Phoenix Life Insurance Company	1	\$8,797,687	0.1%	94
72125	Physicians Life Insurance Company	3	\$4,807,774	0.0%	518
67873	Pioneer American Insurance Company	2	\$795,190	0.0%	2,088
67911	Pioneer Mutual Life Insurance Company	0	\$618,259	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$62,372	0.0%	0
97152	Plateau Insurance Company	0	\$683,754	0.0%	0
57622	Polish Natnl Alliance Of The US Of N. A	0	\$74,787	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$34,272	0.0%	0
65919	Primerica Life Insurance Company	10	\$31,050,340	0.3%	267
61271	Principal Life Insurance Company	2	\$100,471,635	1.0%	17
71161	Principal National Life Insurance Company	0	\$8,435,208	0.1%	0
68047	Professional Insurance Company	0	\$9,295	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$13,897	0.0%	0
68136	Protective Life Insurance Company	9	\$340,419,390	3.5%	22
67903	Provident American Life & Health Insurance Co	1	\$9,614	0.0%	9,999
68195	Provident Life & Accident Insurance Company	2	\$8,177,172	0.1%	203
68209	Provident Life & Casualty Insurance Company	0	\$341	0.0%	0
79227	PRUCO Life Insurance Company	4	\$245,889,030	2.5%	14
86630	Prudential Annuities Life Assurance Corporation	0	\$952,452	0.0%	0
68241	Prudential Insurance Company Of America The	34	\$142,459,035	1.5%	198
93629	Prudential Retirement Insurance & Annuity Co	0	\$1,089,605	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$14,538	0.0%	0
68284	Pyramid Life Insurance Company	1	\$280,849	0.0%	2,955
68381	Reliance Standard Life Insurance Company	3	\$24,271,379	0.2%	103
61360	Reliastar Life Ins Co of NY	0	\$543,528	0.0%	0
67105	Reliastar Life Insurance Company	11	\$25,979,969	0.3%	351
61700	Renaissance Life & Health Insurance Cy Of Am.	0	\$41,294	0.0%	0
68462	Reserve National Insurance Company	1	\$734,021	0.0%	1,131
93572	RGA Reinsurance Company	0	\$1,061,955	0.0%	0
65005	Riversource Life Insurance Company	3	\$82,573,690	0.8%	30
58181	Royal Arcanum Supreme Council Of	0	\$852	0.0%	0
57657	Royal Neighbors Of America	2	\$2,178,572	0.0%	762
60183	S USA Life Insurance Company Inc	0	\$6,168	0.0%	0
60445	Sagicor Life Insurance Company	2	\$17,205,633	0.2%	96
70435	Savings Bank Life Insurance Company Of MA	0	\$2,240,312	0.0%	0
93742	Securian Life Insurance Company	1	\$5,196,134	0.1%	160
68675	Security Benefit Life Insurance Company	3	\$57,563,770	0.6%	43
68713	Security Life Of Denver Insurance Company	0	\$12,439,348	0.1%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$1,128,771	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69485	Security National Life Insurance Company	3	\$631,865	0.0%	3,941
78662	Senior Life Insurance Company	4	\$1,364,625	0.0%	2,433
77119	Sentinel American Life Insurance Co	0	\$294	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$13,336,486	0.1%	0
97241	Settlers Life Insurance Company	2	\$196,744	0.0%	8,438
65757	Shelter Life Insurance Company	6	\$28,770,340	0.3%	173
68845	Shenandoah Life Insurance Company	0	\$502,188	0.0%	0
57673	Slovene National Benefit Society	0	\$22,686	0.0%	0
69019	Standard Insurance Company	4	\$38,896,253	0.4%	85
86355	Standard Life & Accident Insurance Company	1	\$395,310	0.0%	2,100
71706	Standard Life & Casualty Company	0	\$1,464	0.0%	0
69078	Standard Security Life Insurance Company Of NY	0	\$6,316	0.0%	0
68985	Starmount Life Insurance Company	1	\$369,655	0.0%	2,245
69108	State Farm Life Insurance Company	16	\$154,305,862	1.6%	86
69116	State Life Insurance Company	3	\$21,593,641	0.2%	115
69132	State Mutual Insurance Company	0	\$157,647	0.0%	0
89184	Sterling Investors Life Insurance Company	1	\$56,833	0.0%	9,999
77399	Sterling Life Insurance Company	0	\$136,743	0.0%	0
80926	Sun Life & Health Insurance Company (US	1	\$443,473	0.0%	1,872
80802	Sun Life Assurance Company Of Canada	1	\$12,366,805	0.1%	67
69272	Sunset Life Insurance Company Of America	0	\$254,755	0.0%	0
13175	Surency Life & Health Insurance Company	0	\$11,194	0.0%	0
69310	Surety Life Insurance Company	0	\$316,906	0.0%	0
68608	Symetra Life Insurance Company	1	\$38,614,852	0.4%	21
90581	Symetra National Life Insurance Company	0	\$19,124	0.0%	0
69345	Teachers Insurance & Annuity Association Of Am.	0	\$171,881,629	1.8%	0
68357	The Reliable Life Insurance Company	92	\$10,172,631	0.1%	7,507
56014	Thrivent Financial For Lutherans	0	\$145,132,740	1.5%	0
97721	Thrivent Life Insurance Company	0	\$1,423,118	0.0%	0
60142	TIAA-CREF Life Insurance Company	2	\$13,892,506	0.1%	119
69477	Time Insurance Company	2	\$879,487	0.0%	1,888
69566	Trans World Assurance Company	0	\$117,131	0.0%	0
79022	Transamerica Advisors Life Insurance Company	0	\$118,293	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$8,789,559	0.1%	0
86231	Transamerica Life Insurance Company	33	\$474,441,962	4.9%	58
66281	Transamerica Premier Life Insurance Company	35	\$32,522,859	0.3%	893
61425	Trustmark Insurance Company	1	\$3,196,104	0.0%	260
62863	Trustmark Life Insurance Company	0	\$10,918	0.0%	0
69396	TX Life Insurance Company	2	\$3,400,592	0.0%	488
84530	U S Financial Life Insurance Company	0	\$3,305,923	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
80314	Unicare Life & Health Insurance Company	0	\$22,511	0.0%	0
11121	Unified Life Insurance Company	0	\$637,446	0.0%	0
91529	Unimerica Insurance Company	1	\$25,567	0.0%	9,999
62596	Union Fidelity Life Insurance Company	5	\$348,178	0.0%	9,999
69744	Union Labor Life Insurance Company	0	\$1,031,375	0.0%	0
70408	Union Security Insurance Company	6	\$11,988,109	0.1%	415
92916	United American Insurance Company	2	\$1,916,166	0.0%	866
56383	United Commercial Travelers Of America	0	\$21,471	0.0%	0
87645	United Fidelity Life Insurance Company	3	\$293,802	0.0%	8,476
79413	United Healthcare Insurance Company	0	\$4,236,112	0.0%	0
97179	United Healthcare Life Insurance Company	0	\$31,022	0.0%	0
63983	United Heritage Life Insurance Company	0	\$4,845,703	0.0%	0
69922	United Home Life Insurance Company	0	\$1,280,950	0.0%	0
69930	United Insurance Company Of America	6	\$121,170	0.0%	9,999
69973	United Life Insurance Company	0	\$7,082,128	0.1%	0
92703	United National Life Ins Co of America	0	\$80,982	0.0%	0
69868	United Of Omaha Life Insurance Company	12	\$48,569,033	0.5%	205
42129	United Security Assurance Company Of PA	0	\$2,257	0.0%	0
70106	United States Life Insurance Co New York	1	\$17,069,903	0.2%	49
63479	United Teacher Associates Insurance Company	0	\$58,834	0.0%	0
72850	United World Life Insurance Company	0	\$24,516	0.0%	0
63819	Unity Financial Life Insurance Company	0	\$1,403,983	0.0%	0
70130	Universal Guaranty Life Insurance Company	1	\$301,411	0.0%	2,754
67601	Unum Insurance Company	0	\$66,512	0.0%	0
62235	Unum Life Insurance Company Of America	3	\$29,283,165	0.3%	85
70955	USA Life One Insurance Company Of Indiana	0	\$4,526	0.0%	0
69663	USAA Life Insurance Company	2	\$17,660,495	0.2%	94
94358	Usable Life	0	\$5,410,941	0.1%	0
68632	Vantis Life Insurance Company	0	\$206,212	0.0%	0
70238	Variable Annuity Life Insurance Company	1	\$60,096,053	0.6%	14
80942	Voya Insurance & Annuity Company	1	\$26,839,882	0.3%	31
86509	Voya Retirement Insurance & Annuity Company	4	\$131,587,412	1.4%	25
70319	Washington National Insurance Company	22	\$930,805	0.0%	9,999
70335	West Coast Life Insurance Company	0	\$9,080,150	0.1%	0
70483	Western & Southern Life Insurance Company	8	\$4,612,481	0.0%	1,440
57711	Western Catholic Union	2	\$1,363,996	0.0%	1,217
92622	Western Southern Life Assurance Company	6	\$23,331,505	0.2%	213
85189	Western United Life Assurance Company	0	\$685	0.0%	0
62413	Wilcac Life Insurance Company	1	\$391,169	0.0%	2,122
65900	Wilco Life Insurance Company	21	\$1,748,063	0.0%	9,972

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2014-2016</b>	<b>Average Annual Premium 2014-2016</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
57010	William Penn Association	0	\$627,341	0.0%	0
60704	Wilton Reassurance Life Company Of New York	1	\$81,496	0.0%	9,999
65960	Windsor Life Insurance Company	0	\$370	0.0%	0
56170	Woman's Life Insurance Society	0	\$5,444	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$3,661,069	0.0%	0
71323	Zale Life Insurance Company	0	\$23,193	0.0%	0
90557	Zurich American Life Insurance Company	0	\$7,113,828	0.1%	0
<b>Total</b>		<b>1,173</b>	<b>\$9,736,424,778</b>	<b>100.0%</b>	<b>.</b>

Health Maintenance Organizations

Complaint Indices

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)					
Alpha by Company					
Code	Name	Complaints 2014-2016	Average Annual Premium 2014-2016	Average Market Share	Complaint Index
95318	Aetna Better Health Of Missouri	0	\$33,106,581	11.7%	0
95109	Aetna Health	0	\$4,091,839	1.4%	0
95635	CIGNA Healthcare Of St Louis	0	\$2,485,930	0.9%	0
95489	Coventry Health Care Of Kansas	9	\$3,229,516	1.1%	1,178
96377	Coventry Health Care Of Missouri	21	\$18,347,649	6.5%	484
95530	Cox Health Systems HMO	0	\$1,394,865	0.5%	0
95315	Good Health HMO	15	\$140,549,598	49.6%	45
11229	Harmony Health Plan	0	\$291,918	0.1%	0
95358	HMO Missouri	17	\$68,131,814	24.1%	105
95885	Humana Health Plan	3	\$2,477,583	0.9%	512
12913	Missouri Care Incorporated	0	\$7,849,632	2.8%	0
96385	UnitedHealthcare Of The Midwest	2	\$1,212,617	0.4%	697
<b>Total</b>		<b>67</b>	<b>\$283,169,541</b>	<b>100.0%</b>	<b>.</b>

## Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an insurance  
company or agent:

[difp.mo.gov](http://difp.mo.gov)

800-726-7390



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May, 2017